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TESTS

Pool fences
Ceiling fans
Treadmills
Heart rate monitors
Dishwasher detergents
Freestanding ovens
Dishwashers

FACE VALUE

The truth about cosmetic tourism

GUT FEELING

Choosing the right nutrition expert

NEW LEASE ON LIGHT

Ways to pay for solar

HIGHWAY ROBBERY

The great car part rip-off

SLAVE TO LOVE

Online dating and other scams

Shonky business

From online scams to dodgy operators, we're on the lookout for all things Shonky as we count down to our annual awards

There is something about spring that seems to bring out the scammers. I don't know why it is, but in the past month my inbox has suddenly become a target for all manner of strange offers. While some of these scams are easy to pick, others are becoming more sophisticated.

Zoya Sheftalovich's article looks at the top 11 scams currently doing the rounds – from online dating to technical support and tax scams. If you want to protect yourself from the latest tricks, this should be a useful guide.

We were thrilled with the groundswell of response to our first Consumer Pulse survey, as reported in the September edition of *CHOICE*. This survey highlighted rising electricity bills as a major source of household anxiety. One way in which many households are trying to reduce the impact of electricity bills on their budget is by installing solar panels – but this can be a tricky area to navigate, with a growing number of options. We look at the benefits of buying up-front versus leasing or entering a power-purchasing agreement.

Another problem that can unexpectedly blow your household budget is car repairs. This is partly because we pay a lot more for original car replacement parts than we should in Australia – largely due to the hefty margins applied by each player in a long supply chain. This can see us paying a markup of as much as 700 per cent on the original production cost.

Cheaper, independent car parts are often made by the same manufacturer and are identical in every way except for the brand on them. Despite what your car dealer says, using these parts won't void your warranty as long as they are fit for purpose and properly installed.

Thanks to everybody who has submitted a nomination for the 2014 Shonky Awards. We have been swamped with ideas and while we are still whittling down the shortlist, I am sad to say that we will have no difficulty identifying another round of (un)worthy winners. Look out for more news on 14 October.

Around the end of the month, you should also look out for the new CHOICE website. This is the culmination of over a year's work, researching what consumers want from us and developing a new range of articles and helpful tips. If you would like a taste of what the new website is going to be like, you can still take a sneak peek at the beta version of the Home and living section at **https://beta.choice.com.au**

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For general membership & consumer enquiries, phone 1800 069 552

CHOICE

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26

23

32

CONTENTS

4 **Checkout**
News, views and product sneak peeks

14 **Your Say**

16 **Cosmetic surgery tourism**
Thinking of getting 'work' done while you're on holiday?

19 **Online scams**
Eleven ways scammers are trying to catch you out

23 **PayPal's Buyer Protection**
There's simply no guarantee

26 **Nutrition experts**
How to find the best advice

30 **Restricted health funds**
Joining one can be simply a matter of family ties

32 **Replacement car parts**
What's the wheel deal?

35 **Solar options**
The options giving more people a place in the sun

38 **Ask the Experts**

75 **Index**

76 **Hard Word**

TESTS

40 **Oven buying guide**
Which oven is right for you?

41 **Freestanding ovens**
They stand out from the pack

46 **Dishwasher detergents**
Size matters when you're counting up the costs

50 **Loading your dishwasher**
We always aim to help around the house

51 **Dishwashers**
Catch up with a fast mover

54 **Fitness special**
Our tests of heart rate monitors and treadmills will get your heart racing

60 **TV buying guide**
We can tell you what to watch

63 **Ceiling fan buying guide**
Choosing what type you need is a breeze with our handy guide

65 **Ceiling fans**
Give our tested models a whirl

69 **Honda Odyssey VTi-L**
There's plenty to like about this sleek people mover

70 **Pool fences**
Which ones are in the clear?

The future looks bright for CHOICE's Zoya Sheftalovich

Money too tight to buy solar outright? We explore your other options on page 35

Alleged pyramid scheme turned upside down

The ACCC has taken alleged pyramid scheme operators Lyoness to court. In Australia, it's illegal to establish, promote or participate in a pyramid scheme.

Lyoness calls itself the "world's largest shopping community". It recruits members by asking them to sign up to its website, and get 'cash back' rebates from retailers by shopping through its online portal, using Lyoness vouchers, or presenting their Lyoness cards.

The ACCC alleged the scheme also "offers commissions to members who recruit new members who make a down payment on future shopping".

The ACCC said Lyoness breached the Australian Consumer Law's ban on 'referral selling', where a consumer is enticed into buying something by the promise of a commission or rebate that is contingent on some future action.

The company, which operates internationally but has been in Australia since 2011, has been investigated by regulators around the world, but the ACCC said it is the first to take action against it for pyramid selling.

"Pyramid schemes are often sophisticated and may be operated under the guise of a legitimate business. Although these schemes can appear to be legitimate, the most significant inducement for new members to get involved is to earn 'residual' or 'passive' income from new members signing up," ACCC chair Rod Sims said.

"The concern with pyramid schemes is that the financial benefits held out to induce potential members to join up rely substantially on the recruitment of further new members into the scheme. For these schemes to work so that everyone can make a profit, there would need to be an endless supply of new members."

Lyoness had rejected the allegations. A spokesperson said: "Lyoness members may introduce members and receive benefits when the new member shops in the Lyoness community, but no benefits come from the introduction alone... This court action has no effect on Lyoness members, loyalty merchants or staff, and Lyoness may be contacted by them in the usual way."

ZOYA SHEFTALOVICH

Travel industry ad blitz: coming to a TV near you

Consumer protection agencies across Australia have launched a campaign to inform consumers about the deregulation of the travel industry. Travel agents no longer have to be licensed, and they no longer have to be a member of the Travel Compensation Fund (TCF) – which is now being wound down.

The TCF used to provide compensation for consumers when travel agents collapsed, leaving their customers out of pocket. The government advertising campaign also reminds consumers that they are still protected by the Australian Consumer Law when buying travel products and services, when using either online services or travel agents.

The ad campaign comes after travel agency Australian Specialty Tours went into liquidation on 15 August, after the changes to the law officially came into effect. Consumers who bought products after 1 July won't get compensation for their losses from the TCF. They can pursue a chargeback from their bank if they paid by credit card, or seek compensation through their travel insurance.

CHOICE has received funding from the TCF to establish a consumer voice in the travel industry.

MADISON CARTWRIGHT

Star nutrition ratings get a tick

Star nutrition ratings on food products result in shoppers buying a more nutritious mix of products, a new US study has found.

According to the research, published in the journal *Public Health Nutrition*, purchases of less nutritious foods declined after the introduction of a nutrition rating system in a large US supermarket chain.

Researchers from Cornell University analysed the weekly sales data for 102 categories of food (over 60,000 items) from Hannaford, a chain with more than 160 stores. The data captured information from both before and after the implementation of Hannaford's own 'Guiding Stars' nutrition information labelling system.

After the introduction of the ratings, sales of foods identified as less nutritious fell by 8.31 per cent, although there was no significant difference in the sales of nutritious foods. The drop in sales of less nutritious foods was greatest in the categories of canned meat and fish, soft drink, baked goods and canned vegetables. The researchers concluded that nutrition rating systems, such as Guiding Stars, seem to be a useful public health intervention.

Australia's new voluntary Health Star Rating (HSR) scheme, which was signed off by food and health ministers from the federal, state and territory governments in June, is similar to the Guiding Stars system in that it's designed to assist shoppers to discriminate between foods in the same food category and to compare foods across different food categories – ultimately to assist consumers to make healthier food choices.

CHOICE would be interested to see if analysis of Australian sales data, once the HSR system has been implemented here, produces similar results. Currently Monster Muesli is the only food company to roll out the HSR across its entire product range.

RACHEL CLEMONS

Bega Stringers Original

Kraft StripCheese

* AS CALCULATED BY CHOICE, JUNE 2014

IMAGES: SHUTTERSTOCK

Power out of balance?

Energy retailers are failing low-income and financially vulnerable consumers, a report released by the Financial and Consumer Rights Council (FCRC), Victoria's peak body for financial counsellors, has revealed.

The results from the *Rank the Energy Retailer* report, based on a survey of over 100 financial counsellors in that state, has led to the FCRC to call on Victorian energy retailers and regulators to improve practices when dealing with customers experiencing financial hardship.

Executive director of the FCRC Peter Gartlan said it's not surprising that more people are participating in energy retailers' financial hardship programs than ever before."Energy is an essential service that is necessary for social and economic participation," he said."When vulnerable people cannot access appropriate services, the flow-on effects, such as energy disconnection, are significant."

With Australia now boasting some of the highest power prices in the developed world, "The problem of energy affordability is getting worse for low income and financially vulnerable households, and is beginning to affect customers higher on the income scale with energy costs rising faster than household disposable income," said Gartlan, in his foreword to the report.

According to a recent national survey conducted by CHOICE of more than 1000 consumers, electricity is the most concerning cost-of-living pressure for Australian households.

KATE BROWNE

ACCC takes the steam out of Steam

Valve, the parent company of US-based games distributor Steam, is being taken to court by the ACCC for allegedly breaching the Australian Consumer Law (ACL).

The ACCC alleged that Valve breached the ACL by making false or misleading representations that Australian customers weren't entitled to a refund for any games sold via Steam under any circumstances, and that statutory guarantees for goods to be of acceptable quality were excluded, restricted or modified. It also claimed Australian customers weren't entitled to a repair, replacement or refund for a game if they hadn't tried to resolve the problem with the game developer and that statutory consumer guarantees didn't apply to games sold by Valve.

The ACL applies to any business providing goods or services in Australia whether they're based overseas or not. However, the provisions provided by the ACL can be difficult to enforce against overseas-based companies.

This isn't the first time the ACCC has taken legal action against a business based overseas and it's currently before the court with proceedings against Visa.

ACCC chair Rod Sims said: "Valve may be an America-based company with no physical presence in Australia, but it is carrying on business in Australia by selling to Australian consumers, who are protected by the Australian Consumer Law.

"It is a breach of the ACL for businesses to state that they do not give refunds under any circumstances, including for gifts and during sales."

If a product has a major fault, under the ACL, consumers can insist on a refund or replacement.

JEMMA CASTLE

Kids' dental health rotten

A worrying report has revealed that improvements made in children's dental health over the past two decades have either stagnated or reversed. The news comes hot on the heels of a survey CHOICE reported on last month, which found that sugary food and drinks are proving a disaster for Aussie kids' teeth.

From 1977 to 1995, there was a steady drop in the average number of children's baby teeth affected by decay. According to a report by the Australian Institute for Health and Welfare (AIHW) this trend has now reversed, with a gradual rise from 1996. And from the late 1990s, there has also been a gradual increase in decay of children's permanent (adult) teeth.

Key stats

- **48 per cent of children aged five who've visited a school dental service have decayed, missing or filled baby teeth**
- **63 per cent of children aged nine have decayed, missing or filled baby teeth**
- **2.63 – the average number of decayed, missing or filled permanent teeth for children aged 15.**

According to the AIHW, there was a peak in 2001 of about one fissure-sealed tooth on average in children aged 12. Fissure sealing involves the application of a material to fill the pits and grooves of permanent teeth, usually molars, sealing them to prevent build-up of bacteria and plaque. This decreased to 0.73 in 2010.

And a high proportion of kids aged from five to 14 are visiting the dentist regularly, with 78 per cent having visited the dentist in the last 12 months and 91 per cent in the last two years.

UTA MIHM

CBA financial planning businesses must meet new ASIC conditions

The corporate regulator ASIC has imposed new conditions on two financial planning arms of the Commonwealth Bank. These include contacting more potential victims of its rogue planners and paying for legal advice.

ASIC announced that the continuation of the financial services licences of Commonwealth Financial Planning Limited and Financial Wisdom Limited will be contingent on the bank contacting customers who may be entitled to compensation but have yet to receive it.

CBA's initial investigation limited its focus to 7000 clients, about 1100 of whom were compensated.

But during a recent government inquiry into ASIC, a former CBA employee and whistleblower, Jeff Morris, said many more customers had suffered serious financial loss as planners vied for bonuses and recommended risky and ill-fated investment strategies. Among other tactics, managers reportedly pushed planners to move clients out of low-risk term deposits and into potentially perilous mortgage funds in order to meet sales goals.

In an earlier and separate action, CBA announced an expansion of its remediation program in July following the ASIC inquiry. ASIC said that clients covered by the new AFS licence conditions "may, if they wish, also have their case assessed under that program in addition to, or instead of, the process in the conditions".

CHOICE recently called for a ban on conflicted financial advice in our submission to the Financial System Inquiry. We believe that for financial advice to be truly valuable to consumers, any kind of payment that can influence a financial adviser to recommend one product over another must be removed. This can be a bonus linked to sales targets or asset-based fees, which are still common across the industry.

Asset-based fees are paid by a client to an adviser as a percentage of the total funds under advice. These fees weren't banned by the Future of Financial Advice reforms. In our submission, we argued that asset-based fees introduce many of the same risks as commissions and that fixed-fee payment for advice is needed to remove conflicts.

ANDY KOLLMORGEN and ERIN TURNER

Bank fee class action looms

A class action over unfair late credit card payment fees launched by Maurice Blackburn Lawyers is set to benefit millions of Australians if successful.

Maurice Blackburn initially filed the class action against Westpac, St George, Citibank, BankSA and ANZ but intends to extend the case to cover the Commonwealth Bank, NAB, BankWest and American Express.

The case follows on the firm's success earlier in 2014 when the Federal Court ruled that ANZ's late credit card fees were unlawful as they were a penalty rather than a legitimate bank cost. Handling late payment fees usually only costs the bank around 50 cents.

Unlike the case against ANZ, which was a closed class case – customers had to sign up to be eligible for refunds – this is an open class case. If successful, all customers who've ever been charged a late fee on their credit card from one of the banks listed in the case will have a right to some compensation.

This latest action is based on the success of the ANZ case, in which the court ruled that around 43,000 customers be refunded any late fees that were in excess of the true cost to the bank, with no retrospective timeframe imposed.

JEMMA CASTLE

IMAGES: THINKSTOCK & SHUTTERSTOCK

Zooming out

Do you have too many friends and want to spend more time alone? Are you too confident in yourself as a person? Do you have $30 to throw away?

If so, then a pair of Zoomies may be just what you need. Put on a pair of these ridiculous glasses and watch your friends, self-confidence and 30 bucks disappear without a trace.

Insomniacs and daytime TV watchers may have seen Zoomies advertised on Global Shop Direct, with claims of a set of glasses that are hands-free, lightweight and magnify everything by 300%.

Think of the infrared glasses worn by a SWAT team about to storm the bad guys' lair in the middle of the night. Now think of the plastic version you would expect to find in a show bag at the Easter Show.

The glasses unfold in all their plastic glory to be worn like any other glasses. However, if you already wear glasses, you're out of luck (or very lucky) and won't be able to use the Zoomies as they can't be placed over your existing glasses. So basically, Zoomies are aimed at people who might need glasses but can't wear glasses while wearing the Zoomies.

The Zoomies have knobs on the side used to adjust the magnification. This is completely appropriate, as you look like a complete knob while wearing them. These may be OK as a gag gift as the Zoomies would not look out of place on the back of a comic book next to the X-ray glasses or Sea Monkeys. However, it's important to let the recipient know it's a gag gift as you may be in danger of insulting them and embarrassing yourself.

The Zoomies are entirely contructed of hard plastic, except for the lenses, which look and feel very cheap. They are certainly lighter than a pair of binoculars, but are much bulkier than sunglasses, without the magnification you would expect even from an entry-level set of binoculars. The use of the term 300% instead of 3X is clearly an attempt to build these cheap kids' toys into something they are not.

CHOICE verdict

Criticising the Zoomies is so easy it's like shooting fish in a barrel, and if you wore these, you might actually see the fish – but only a little larger. If we could give a negative star rating, we'd rate the Zoomies a minus 1.

DENIS GALLAGHER

ZOOMIES
PRICE $29.95 plus $9.99 P&H
CONTACT globalshop.com.au
(no stars)

Owners rage at new Thermomix

Thermomix Australia, whose cult kitchen all-in-one appliance costs almost $2000, caused a stir when it released its brand-new TM5 model without notice, frustrating consumers who recently bought the now-superseded TM31 at full price.

CHOICE was inundated with complaints from angry owners, many of whom told us that they asked about the rumoured new machine when they were buying the TM31, and were told there was no new model on the horizon.

Customers raised concerns around servicing and the availability of parts for the TM31, as well as the additional support provided to owners in the form of cooking classes, demonstrations and cookbooks, which is now slated to be focused on the new model.

Some owners were so frustrated that they even set up a petition at change.org.

In response to the complaints, Thermomix offered a bowl, blade and lid set to those who purchased or made a payment on a TM31 between 1 July and 20 August. Those who bought their Thermomix after that date are being asked to contact the company for evaluation on a case-by-case basis.

In a statement to customers on its Facebook page, Thermomix Australia said: "[The TM31] will continue to be supported just as we have with the previous model the TM21."

KATE BROWNE and **ZOYA SHEFTALOVICH**

Microsoft, eBay and Google against Australia's anti-piracy proposals

An international industry group representing some of the world's largest tech companies has come out against the federal government's proposed anti-piracy legislation.

The Computer and Communications Industry Association (CCIA), whose members include Microsoft, Facebook, Google, Samsung and Motorola, said the solution to piracy should be focused on lower costs and better availability of digital content.

In its submission to the Attorney-General's Department Online Copyright Infringement consultation, the CCIA also questioned the effectiveness of the government's proposed "three strikes" policy, claiming that there are many examples of similar schemes that have proven to be unsuccessful. Copyright holders already have the right to take legal action against infringement in Australia.

The federal government is also considering an extension of the authorisation liability section of the Copyright Act. After the high-profile Roadshow Films v iiNet case, the High Court found that internet service providers (ISPs) are not liable when their customers use the service to illegally access content. Courts currently must consider whether ISPs took reasonable steps to prevent copyright infringement by their customers (power to prevent).

The federal government's proposed changes to authorisation liability suggest removing the "power to prevent" element, which will make it easier to hold ISPs responsible. If this becomes law, content owners could encourage ISPs to terminate user accounts based on copyright claims.

While the proposal seems to be directed at ISPs, the wording isn't limited to them, meaning anyone who provides access to the internet could be held liable for copyright infringement. This could include schools, universities, libraries and cafes, which is why the CCIA is urging the government to reconsider these changes.

CHOICE believes that improving access to legitimate content is the most effective tool for addressing online piracy. In response, we prepared a submission to the Online Copyright Infringement consultation that calls for the removal of barriers that sustain artificially high prices for digital products in Australia.

PETER ZALUZNY

Groupon a convert on currency fees

Discount voucher site Groupon Australia said it will axe the currency conversion fee it charges to customers when purchasing deals from its website in Australian dollars. Australians shopping on the Groupon website can be slugged with a fee of between 1.5 and 3 per cent by their credit card provider because the company's payment gateway is located offshore.

Spokesperson Amy Glancey said that Groupon Australia is currently in talks with a local payment gateway provider so that the international transaction fees won't apply. However, she was not able to commit to a timeframe for when it would be axed.

Groupon's policy is to refund the fee if requested. However, many customers may not even realise that they are being charged the fee, as the policy is not spelt out on the site's payment page. Customers have only sought a refund for one per cent of all transactions.

Groupon said it doesn't administer or retain any of the fees charged as they are imposed by customers' credit card providers.

JEMMA CASTLE

IMAGES: SHUTTERSTOCK

WHO smokes e-cigarettes

The World Health Organization (WHO) has recommended restrictions on the marketing of e-cigarettes, their sale to minors, and indoor use.

E-cigarettes, are often promoted as the safe or healthy alternative and a way to help quit smoking. In the short term they could be healthier, but some are concerned they could undermine efforts to de-normalise tobacco use.

The WHO takes issue with the marketing of e-cigarettes, with one of the main angles being that they help smokers quit or cut down on regular cigarettes. Published research to date has shown that using e-cigarettes is not necessarily any better than going cold turkey when it comes to quitting.

Even using them to cut down on regular cigarettes may not help. As Professor Simon Chapman, from the University of Sydney's School of Public Health, points out: "Four very large cohort studies have all found that just reducing [smoking], as opposed to quitting, confers very little health benefit".

The WHO also identified problems such as the variability among hardware and liquids, the toxicity of their contents and emissions, their relatively recent entry into the market and the lengthy lag time for onset of many diseases. Conclusive evidence about the association of e-cigarettes with such diseases will not be available for many years.

The report does acknowledge: that "it is very likely that average [e-cigarette] use produces lower exposures to toxicants than combustible products", although the reduction of risk is currently unknown.

KARINA BRAY

ACCC cracks down on petrol price sharing

The ACCC is taking several petrol retailers and Informed Sources, a company that allows them to share price information, to court.

Five petrol retailers – BP, Caltex, Eureka Operations (known as Coles Express), Woolworths and 7-Eleven – are under fire for the way they share and receive petrol price information from Informed Sources. The ACCC alleged that the service allows retailers to communicate with each other almost in real time about their prices, and that it had the effect or likely effect of lessening competition in petrol sales in Melbourne.

Subscribers to Informed Sources provide pricing data to the service at regular intervals and then receive collated data from other subscribers. It's alleged that a retailer can propose a price increase to its competitors and then monitor the response. If there isn't enough response to the proposed price increase, the retailer can then quickly remove the proposed price increase and punish competitors that didn't respond, said ACCC chair Rod Sims.

The ACCC said even a small increase in petrol pricing can have a significant impact on consumers overall – if net petrol prices increased 1 cent per litre over a year, the total cost to consumers would be around $190m.

Informed Services has responded to the proceedings saying that the legal action is "unjustified" and it only uses "historical and publicly available price board/pump data". It said it has "strict rules of service that prohibit anyone putting future prices into the system".

This is the second time the ACCC has taken action on fuel pricing this year, with legal action earlier this year against Coles and Woolworths over shopper docket discounts. The ACCC was concerned that when shopper dockets exceeded 4 cents per litre the underlying price of petrol rose.

JEMMA CASTLE

Telcos to face class action over late fees

In more class action news, after posting an after-tax profit of $4.28bn in the last financial year, Telstra now faces a multimillion-dollar class action targeting its late-payment fees.

Telstra customers who have paid a late fee to the telecommunications

Penalty fees are not indicative of actual loss

giant are set to benefit from the legal proceedings, initiated by specialist law firm ACA Lawyers. It will be argued that the penalty fees are illegal as they're not indicative of the actual loss to the company caused by the late payments.

Class actions against other major telcos Optus and Vodafone, who charge similar late-payment fees, have also been proposed.

Telstra's annual financial report indicates that the revenue from "late payment and miscellaneous fees" was a tidy $272m in the 2014 financial year.

RACHEL CLEMONS

Rebuild costs double home insurance values

When Consumer NZ recently investigated five independent valuations of the rebuild costs for homes in Auckland and Wellington, all came in higher than the sum insured value on the home owner's insurance renewal.

CHOICE's sister organisation found some big differences – the Auckland homes' estimated rebuild cost ranged from NZ$576,000 to $985,000, while the Wellington home estimates ranged from NZ$718,000 to $1,196,000.

The most expensive valuations were $525,000 higher than the insurer's renewal for the Auckland home and $731,000 higher for the Wellington home.

This has concerning implications for Australian home insurance, as there's a large degree of overlap between the two countries. ANZ and Westpac sell insurance on both sides of the ditch, while Australia's largest general insurer, Insurance Australia Group – owner of NRMA

Total replacement policies may be more costly but they are better than under-insuring

and Coles Insurance – also owns NZ insurers NZI, State and AMI.

In contrast to Australia, most Kiwi homes have had a total replacement policy for the past 20 years, which covers all costs to repair or rebuild the building, taking into account policy exclusions. But Consumer NZ said that since the Christchurch earthquakes, most NZ insurers are switching to sum insured policies.

This will align NZ with Australia where only two insurers, ANZ and AAMI, offer total replacement cover, with the rest of the market selling sum insured policies.

Total replacement policies may be more costly but they are better than under-insuring, so CHOICE recommends these for people living in areas at risk of natural disaster, such as flood or bushfire.

Total replacement policies protect against demand surge and new regulations. Building costs rise as the demand for building services rises, as does the cost of temporary accommodation. And often homes also have to be rebuilt to new, higher standards after a flood or bushfire. This can mean the cost of rebuilding your home is a lot more than your sum insured, and a lot of people are left under-insured as a result.

JODI BIRD

OmniBlend in a spin over price fixing

From the cut-throat world of blenders: OmniBlend Australia is being taken to court by the ACCC for allegedly attempting to engage in price fixing with its main competitor. The ACCC alleged that when it failed to convince the competitor, OmniBlend encouraged a supplier to direct OmniBlend's key competitor not to discount the price of certain blenders.

RACHEL CLEMONS

IMAGES: SHUTTERSTOCK

Breakthrough for alopecia sufferers

Results from the trial of ruxolitinib, a drug usually prescribed for the bone marrow disorder myelofibrosis, have shown total hair regrowth for people suffering from the hair loss ailment alopecia.

The trial, conducted in the US, led to hair regrowth in all three of the patients participating who had experienced hair loss as a result of alopecia. The trial participants took two tablets a day and experienced almost full hair regrowth after four to five months.

Alopecia areata is a common autoimmune condition where the body attacks its own hair follicles and causes the hair to fall out on the scalp and body. It's not life threatening, but can cause severe distress to sufferers. **KATE BROWNE**

Maggie Beer admits labels may be misleading

Celebrity cook Maggie Beer has agreed to clarify the origin of some of her branded food products after discussions with the ACCC, acknowledging that existing labelling was likely to have been misleading and in breach of the Australian Consumer Law (ACL).

The court-enforceable undertaking relates to Maggie Beer Products' place of origin representations on the labelling of "Maggie Beer" branded ice-cream, aged red wine vinegar, extra virgin olive oil, and rosemary and verjuice biscuits.

The representations were also made in correspondence to Woolworths and at a Woolworths store.

The ice-cream, olive oil and biscuits are manufactured by third parties in Victoria, while the vinegar is manufactured in Queensland.

But since at least 2011, the products' labels included a logo which depicts a pheasant with the words "Maggie Beer A Barossa Food Tradition", the words "Made in Australia" or "Product of Australia", and the words "Maggie Beer Products: 2 Keith Street Tanunda South Australia 5352".

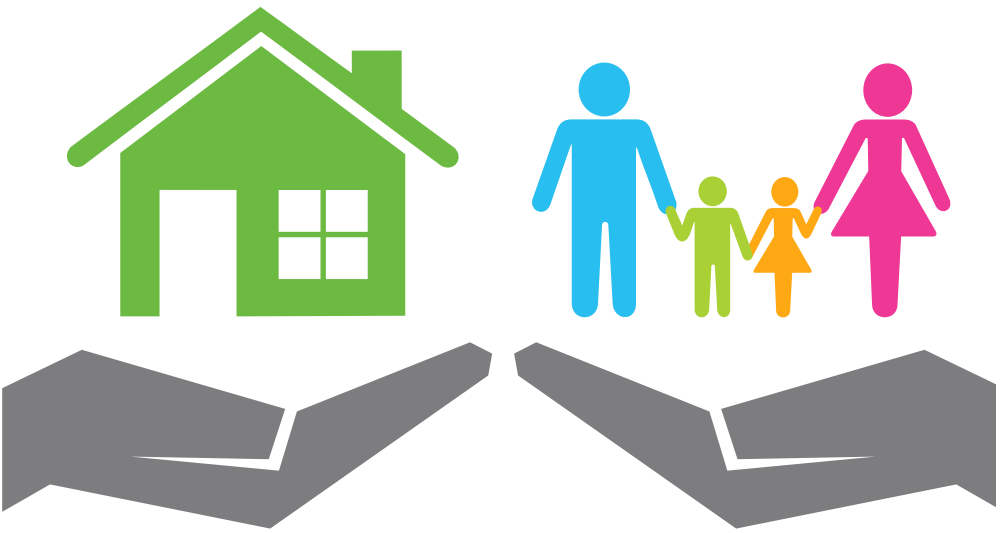
The ACCC considered that as a result of these representations in close proximity on the labels, a reasonable consumer would have gained the impression that each of these products was manufactured in Tanunda, the Barossa Valley and/or South Australia, when in fact this was not the case.

"Consumers are often willing to pay premium prices for local products and businesses are following consumer demand by stocking local goods. Protecting the integrity of credence claims made about food products is a priority enforcement area for the ACCC," said ACCC chair Rod Sims.

"The Barossa Valley is a nationally recognised premium food and wine destination, and businesses in that region use place of origin claims to promote or distinguish their product from others in the market."

In a video on her website, Beer told consumers it was never her intention to mislead people. She said that almost all of her products are made in the Barossa using local ingredients where possible, with only four of about 200 products made interstate.

"I apologise unreservedly to anyone who feels they may have been misled by the old labels on these four products ... I would never want to mislead anyone," she said. **KARINA BRAY**



Inquiry reveals divide over insurance comparison websites

The insurance industry continues to take a dim view of insurance comparison websites, but they could serve a good purpose, said the Australian Securities and Investments Commission (ASIC).

In its response to the Financial System Inquiry's (FSI) interim report, ASIC said insurance comparison websites can help consumers navigate the tricky insurance market, but only if certain guidelines are in place and the insurance industry takes part in the process.

As a possible way forward, ASIC cites the approach of the European Insurance and Occupational Pensions Authority, which calls for comparison sites to make their ownership clear, disclose when recommended products are supplied by affiliated companies, and focus on products' features as much as price.

ASIC has even raised the prospect of compelling insurers to provide comprehensive data to the websites through new regulations. However, two of Australia's biggest insurance companies, Suncorp and IAG, remain opposed to working with aggregators.

The Australian Prudential Regulation Authority (APRA) backed the industry's stance, saying that the competitive threat posed by comparison sites could result in higher premiums as insurers respond to decreasing revenue.

In an investigation last year, CHOICE looked at comparison sites iSelect, Choosi, Canstar and Compare the Market, and found a number of issues. With the exception of Canstar, all the sites we reviewed provide quotes from a third or less of all health insurance providers and even fewer for car insurers.

As the investigation detailed, Choosi is owned by major insurer Hollard Financial Services, while Compare the Market is owned by Budget Holdings Limited, which also owns insurance giant Auto and General.

CHOICE's response to the interim FSI report calls for more attention on how the insurance industry can better serve the interests of customers. Considering the scant attention given to the sector in the report, we also recommended a follow-up review focusing exclusively on insurance.

ANDY KOLLMORGEN

Internet use skyrockets

More Australians are online, they spend longer connected to the internet and they're using it more intensively, a survey of 6788 consumers around the country found. And streaming has overtaken downloading as the most popular way of sourcing entertainment online.

Nationally, 46 per cent of adults used the internet on their mobiles during December 2013 compared to 10 per cent during December 2009, according to the survey conducted by Roy Morgan Single Source and published by the Australian Communications and Media Authority.

Streaming content is the most popular way of getting entertainment online, regardless of location, with between 27 to 46 per cent of internet users partaking, while between 21 to 34 per cent of Australians reported downloading content.

The jump in internet use among regional Australia was the most dramatic. In communities with less than 1000 people, one in three adults went online using their mobile phone during December 2013, compared to just one in 20 in 2009.

But disparities between internet use in regional communities and cities continue to exist. People in major capital cities and major urban areas are more likely to use the internet more than once a day compared to those in urban and non-urban areas.

ZOYA SHEFTALOVICH

IMAGES: SHUTTERSTOCK & MAGGIEBEER.COM

Your Say

We want to hear from you. If you've had a bad experience, been ripped off or scammed, tell us and help other CHOICE members avoid the same traps. If you've had a great response to a complaint you've taken to a manufacturer or retailer, our members want to know about that too! Letters may be edited for length and clarity, and we regret that we cannot reply to all correspondence.

Contact us!

Email us at **yoursay@choice.com.au** or write to Your Say, CHOICE, 57 Carrington Road, Marrickville, NSW 2204.

Renewing the solar heating debate

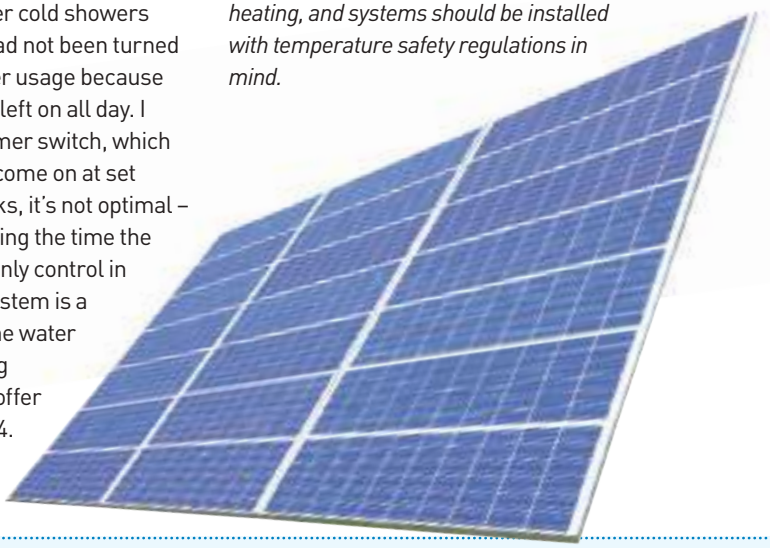
In the letter of the month in the September 2014 edition ("Solar heating just isn't cool"), Ken Thompson raises two problems with his new rooftop solar hot water system: the difficulty of operating the electric booster and his concern about the water being heated to a high temperature to "prevent the growth of harmful bacteria".

I've lived in a house for 36 years with a flat plate solar hot water heater. The house is near Newcastle, so from late autumn to early spring, the solar heating provides little hot water and the booster must be used. During these periods the electric booster is only operated for less than two hours each day and I can assure Ken that no-one has suffered any harmful effects!

The other issue is controlling the boosting so solar heating is maximised and electric boosting minimised. I installed the solar hot water heater on my house in 1978. What surprises me is that the solar hot water companies are still only providing basic controls! Initially, my set-up consisted of the on-off switch – this resulted in either cold showers because the switch had not been turned on, or excessive power usage because the booster had been left on all day. I installed a 24-hour timer switch, which was programmed to come on at set times. While this works, it's not optimal – there's no way of varying the time the booster is on, as the only control in the solar hot water system is a basic thermostat in the water tank. It's disappointing manufacturers can't offer better controls in 2014.

Allan Dorrington, Forde, ACT

CHOICE SAYS *Ken's informed us that he's now installed a timer switch, but we agree there could be better information available on how to handle fluctuations in your solar heating, and systems should be installed with temperature safety regulations in mind.*



Good Guy saves the day

A few weeks ago my wife's side of our Sunbeam electric blanket failed. We were dismayed to find we couldn't locate our receipt.

I emailed the retailer, The Good Guys in Belconnen, and explained that we're long-time CHOICE subscribers and this model was recommended. The next day a Good Guys rep rang to say they'd looked us up in their system and could tell we'd bought the item from their store. He offered us a replacement. This goes to show if you don't have a receipt, some stores can look you up – and they also appreciate your patronage.

Darren Jones, Macquarie, ACT

Thumbs

I recently bought a stool from Sokol Designer Furniture to match two I had previously bought from them. When it was delivered, it was a different height and a slightly different colour to the two existing stools. The staff at the Sydney showroom ordered me another stool, but it was still different – so they offered to give me three stools from the new batch and take back my two existing stools. They sent a courier the next day! Great service and despite the original purchase not being faulty as such, they went out of their way to ensure that I ended up with three matching stools.

Liz Millar, Sydney, NSW

We have an old Hoover self-propelled vacuum cleaner and the rubber drive belt broke. We contacted Godfrey's in Sydney and they tried but couldn't help; I rang the retailer, Bunney's in Kirrawee, who gave me contact details for Godfrey's Customer Service in South Australia. A Godfrey's representative named Peter said he would try to find one, and if he could, he would send it to me

IMAGES: THINKSTOCK

"They whack on a foreign transaction fee of slightly less than 3 per cent to convert AUD to AUD"

Overseas fees

LETTERS OF THE MONTH

I too look for discounts whenever I can ("Discount diva", *CHOICE* Aug 14). The websites mentioned are super – Strawberry.net and Groupon – unless you have a Westpac Ignite MasterCard. There is now a nice little transaction fee on all charges from 'foreign registered companies'. They whack on a foreign transaction fee of slightly less than 3 per cent to convert AUD to AUD.

I cut up my Ignite card and am now using another, more consumer-friendly, credit card so I can continue using the discount websites without any nasty charges. I mentioned the charges to Groupon and they credited my Westpac card within 48 hours. Great customer service. (I didn't contact Strawberry.net so I can't comment on their response.)

Connie Dennis, Cromer, NSW

I recently purchased an Australian map for the TomTom GPS that I bought a year ago in Sweden. The price of the map on the TomTom website was $99.95. As it was listed in Australian dollars, I used my Australian Westpac Visa card for payment (I had previously been charged foreign transaction fees when using this card for purchases overseas but in recent years, on CHOICE's recommendation, I have used a 28 Degrees MasterCard). I was thus surprised when I received my statement showing the cost of the map, AUD $99.95, plus "FOREIGN FEE AUD 2.99". I have now paid this final statement in full, cut the Westpac Visa card into small pieces, and rung Westpac three times to say that I wish to cancel the card. They did ask why but did not seem overly concerned with my complaint.

Ric Munro, Torrens, ACT

CHOICE SAYS *We've seen this problem a lot in recent months. Companies selling goods online display prices in Australian dollars and may even have an Australian website, but when you get to the digital checkout your payment is made via an international bank. We think websites should be more transparent about this – you should be told at the point of sale if you're making an international payment because there are likely to be fees and charges that affect the final cost. The banks can help out too by making sure your statements clearly show when you've made an international payment.* ■

at no charge. He called back to say a belt had been found, and it was delivered to me within two days. Excellent service!

Ken Wilson, Gymea Bay, NSW

18 months ago I paid $800 for a Sharp Convection Microwave. Within three months it was unable to heat up effectively. I contacted Sharp, and the repair and inspection was covered under the one-year warranty. Almost 12 months later, the problem recurred. Sharp explained that as it was out of warranty, it would need to be inspected at my cost to see if the claim would be granted – I was happy to do this, but less so when they explained that this time the same fault was now due to "normal wear and tear". I am extremely disappointed to have paid $800 for an electrical item that has failed twice within 18 months. I had specifically sought this item as my parents had one that lasted 16 years, with only one major repair in that time. I will not be buying Sharp products again.

Sun, surf and surgery

If you're considering a cosmetic procedure, should you go offshore or do the risks outweigh the savings? **Jade Pendlebury** investigates

A nip and tuck followed by poolside lounging with a pina colada in hand may sound like a glamorous proposition to some, but Australian cosmetic surgery experts warn that heading overseas in order to save money on such procedures could come at a much higher cost.

CHOICE takes a closer look at cosmetic surgery tourism to reveal the risks and rewards of a growing industry.

The cosmetic enhancement business is booming in Australia – industry estimates suggest it's now a billion-dollar business. And as more clients seek out these treatments, it appears that more and more Australians are opting to have breast augmentations, tummy tucks and liposuction – among other procedures – performed overseas as a part of package deals in locations such as Malaysia and Thailand.

A recent large international study, the *Sun, Sea, Sand, Silicone Project,* surmised that cosmetic surgery tourism by Australians alone is a $300m-a-year industry, with an estimated 15,000 Australians heading offshore annually to go under the knife. Dr Meredith Jones from the University of Technology, Sydney, who worked on the study, told Australian Associated Press: "Most people are attracted to it because it is cheap overseas but the agents are beginning to tell us that they are servicing people who are choosing to go overseas because they

Risky business

Surgery is a risky proposition regardless of where it's done, but Australian experts say additional elements of risk are added if you have your surgery done overseas, where regulation may not be as stringent as our own. And the outcome could be results that youare unhappy with, or that cause a lot of pain and distress."Over the last few years we've seen an increasing number of people arrive as outpatients or at emergency departments with complications often related to breast implants, atypical infections ... bad things like losing both nipples," says Dr Anthony Kane, president of the Australian Society of Plastic Surgeons (ASPS). While Dr Kane says that any surgery can have complications, he is seeing an increasing number of patients returning from South-East Asia with problems. One of the biggest issues with having surgery overseas arises if you have complications after returning to Australia when "the person who is best suited to treat your problem is the original surgeon and they're several thousand miles away", says Dr Flynn. "Even if it might be the same type of complication that you

think they will get better work done."

Even Australian health insurer Nib has become a player in the market, introducing 'Nib Options' in March this year. Nib Options is not a health insurance product, but a fee-for-service, which, according to their website, provides "safe and reliable choices for consumers wishing to undertake cosmetic and major dental procedures in Australia or overseas".

$300m
spent per year by Aussies on cosmetic surgery

around
15,000
Aussies travel overseas for cosmetic surgery

Nib's managing director, Mark Fitzgibbon, says, "Nib Options is all about helping Australians to choose from a borderless network of surgical excellence as well as providing safety assurance".

In Australia, the Nib service only recommends members of the Australian Society of Plastic Surgeons (ASPS) who have at least 12 years of medical and surgical education. For overseas procedures, only registered and certified surgeons with at least five years of postgraduate training and 12 years of medical and surgical education are chosen. Nib Options also offers an 'after- care' promise of 12 months of support after surgery. Both the Australasian College of Cosmetic Surgery (ACCS) and the ASPS say that cosmetic tourism trivialises invasive surgery and the decision should not be taken lightly.

"Surgical procedures and tourism should not appear in the same sentence," says Dr John Flynn, ACCS's censor in chief. "Surgery used to be very well considered and a serious proposition. It's not something that you can add on to a holiday and it's not something you do simply because this is the cheapest way to go."

Dr Flynn says the way most patients are connected with their surgeon – through a tourism travel company that is receiving commissions for referrals – is also problematic.

"There is no doubt that there are skilled surgeons overseas," he says, "but the issue is that patients in Australia do not have the opportunity to research the good ones overseas. You could potentially leave that choice in the hands of a travel agent."

might get in Australia, the most important thing is for the patient and the treating doctor to be in the same place."

Revisions and corrections back home will add significant costs to your original bill, if you are unable to travel back overseas to see your surgeon, or are unable to seek legal redress. The Australian experts warn of other potential risks of cosmetic tourism too, including an increased risk of infections in tropical environments, implants being used which haven't gone through the same rigorous Therapeutic Goods Administration approval process as in Australia, and the increased risk of post-operative deep vein thrombosis during the long-haul flight home, which can be potentially life-threatening.

"There are risks anytime you have surgery no matter where in the world the procedure is performed," says Cassandra Italia, managing director of Healthcare Hands, which calls itself an 'international patient concierge service'. "It's a patient's responsibility to do their research in order to reduce those risks – patients also have the option of purchasing medical travel insurance."

IMAGE: SHUTTERSTOCK

Full disclosure

Twenty-six-year-old Erica Gordon had a breast augmentation in Bangkok earlier this year and told CHOICE that she was happy with the result, and felt in control of the whole process.

"I decided to have surgery overseas because I had several friends who had done the same and were very happy with the result," she says. "The price was definitely a big factor which made me originally start researching.

"On [the agency's] website they had the history and qualifications of each surgeon, with 'before' and 'after' pictures [of their patients].

"Once you've selected your doctor and hospital, you can view their full details on the hospital's website, which include where they studied, what degrees they have and what they specialise in. Also, the hospital I chose (Bumrungrad International Hospital in Bangkok) was listed as one of the top 100 in the world."

Erica said that the procedure came with an initial consultation three days prior and one the day before surgery. "Everything was disclosed, all questions were answered and professional recommendations were also made," she says.

"I'm very happy. The only thing that was not perfect was one [breast] looked slightly bigger than the other, due to my chest bone sticking out on one side, which I was told by my surgeon would happen pre-surgery, so I was fine with that."

How much can you save?

Australian cosmetic surgeons don't usually list prices on their websites and claim that costs will vary between patients and procedures. There are many other costs – not just the surgeon's fee – such as hospital or surgical facility costs, anaesthesia fees, medication and medical tests.

"There is no way that in Australia we can match the cost of surgery in Thailand or somewhere similar," says Dr Flynn. "In many cases it's half the cost."

Cassandra Italia says that off-shore patients can expect to save "30-70 per cent, depending on the hospital and expertise of the surgeon".

For example, breast augmentation in Australia can cost around $10,000, while in Thailand you can pay less than $4000.

Travel and accommodation costs should also be factored in, if they're not part of a package deal, and the ASPS advises avoiding potential hidden fees by getting written financial details, including all out-of-pocket expenses for the surgeon, anaesthetist, assistant and hospital theatre or facility costs.

"Surprisingly, there have been many cases where costs are not that much different," says Dr Flynn. "And it's surprising that people would save themselves [an amount] as small as a 20 per cent improvement in price as a trade-off for the accompanying risk profile." ■

WHAT TO LOOK FOR

Before committing to any cosmetic surgery, it's very important to do thorough research, ask for friends' recommendations and look for the surgeon's qualifications, experience, and national or international accreditations.

In Australia, look on the ASPS website for an accredited surgeon (plasticsurgery.org.au/about-us/search). For surgeons overseas, look for one accredited by the International Society of Aesthetic Plastic Surgery (isaps.org/find-a-surgeon). Other places to start your research: Nib Options (niboptions.com.au) and Patients Beyond Borders (patientsbeyondborders.com) is a consumer information website about international medical and health travel.

To help avoid the pitfalls of cosmetic tourism – we've all heard the horror stories – the ASPS has compiled a list of things to look out for when contemplating cosmetic surgery overseas, which include asking:

- Is my surgeon a member of the International Society of Aesthetic Plastic Surgery (ISAP)?
- Are the medical standards of care and quality control requirements at least as good as those in Australia?
- Have I been assured that the devices and products used in overseas hospitals meet Australian standards?
- Were the risks and complications of the surgery explained to me?
- What will happen if things go wrong? Will the surgeon accept liability?
- Have I been told about post-operative care and what to do if complications arise after the surgery?

For the full list, visit the ASPS website (plasticsurgery.org.au/protecting-patient-safety/current-issues/buyer-beware-cosmetic-tourism).

Why have we left out dental tourism? CHOICE reported on the rise of dental tourism back in 2011. See the report in *CHOICE,* Nov 11, to learn more.

gone phishing

Scammers are conning thousands of Australians out of millions of dollars. Zoya Sheftalovich investigates

Is there anyone who hasn't been on the receiving end of an attempted scam or phishing expedition aimed at getting your personal or banking information in recent years? Whether it's a Nigerian prince with accounting issues, a panicked 'friend' inexplicably stranded in some exotic locale, or a text message telling you you've won a European lottery you never entered, it seems like we're constantly being bombarded with offers that are actually too good to be true.

And yet, despite the warning signs and programs run by various government departments to increase awareness of them, Australians reported losing over $89m to scammers in 2013. So what are the top scams you (or perhaps your more trusting friends) should be aware of?

IMAGE: SHUTTERSTOCK

1 ONLINE DATING SCAMS

According to the ACCC, online dating scams were behind 28 per cent of the money lost to scammers last year, with an average of $21,000 per person. And the impact isn't just financial. "It's a big problem because of the emotional devastation. We hear stories of suicides related to online dating scams. I think they're one of the nastiest of the scams going around," ACCC deputy chair Delia Rickard says. A scammer could claim to be an aid worker stationed in Africa or another hard-to-access locale. They might be running a charity and need your dosh to help. While the story may vary, the thirst for your money is the same. And with the stories becoming increasingly sophisticated, it may not be immediately obvious your online paramour is more interested in your wallet than your heart. "It can be weeks, often months [or] ... even years before they start asking for money. They're very patient," says Rickard. "You can actually buy six months' worth of scripts for online relationships on the black market."

2 MILITARY ROMANCE SCAMS

A close relative of the online dating scam, military romance scams prey on lonely hearts with a penchant for uniforms searching for love online. How do they work? He's an American soldier stationed in the Middle East. You strike up an online relationship, but his isolation seems the perfect excuse not to talk to you on the phone, or to avoid meeting up face-to-face. Suddenly, his computer breaks down and he needs money to buy a new one. Maybe he wants to visit but won't be allowed until a "leave pass" is purchased. Perhaps he's even had a terrible accident and his doctor needs you to transfer payment for an operation.

Rickard says there are several reasons for the popularity of the military romance scam. "They've got a reason not to be present and a reason to have trouble accessing their funds. Some people will find people in uniform particularly attractive. Often scammers steal real people's identities – whole personalities."

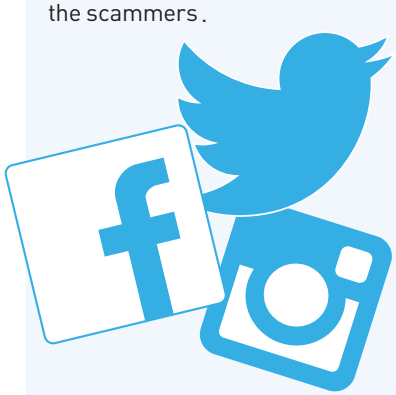
Military scams are so rife the US Army has issued a warning, telling people to be especially suspicious if they never speak with their online lover on the phone or are told they can't write or receive letters.

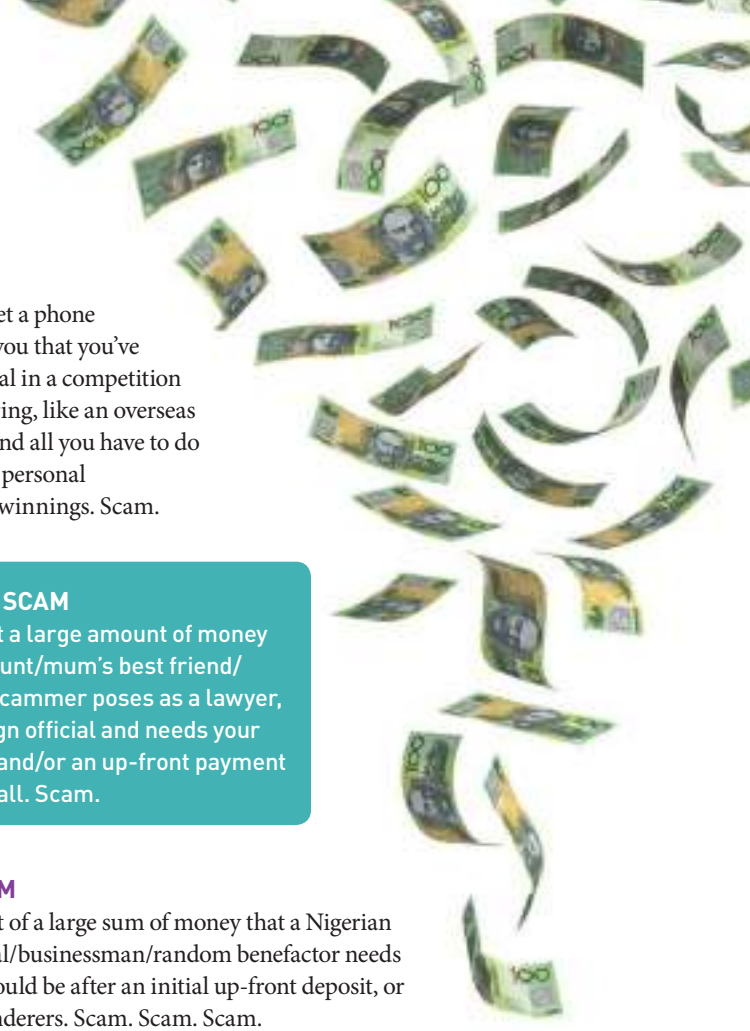
3 SOCIAL MEDIA 'EMERGENCY' SCAMS

To get past your defences, scammers may use your social media network to phish for information. A stranger, perhaps from a group you're in, or with a profile crafted in order to appeal to you, might send you a friend request. You may get a friend request from a scammer who has stolen the name, profile details and pictures of a person you know. Or they may hack into an email or social media account of one of your friends or family members.

Once they're connected to you, they try to extract your cash in any number of ways. They might use the ruse of a medical emergency, sending out a desperate call for help. Some common scenarios involve someone (perhaps a relative) getting sick or injured, or a robbery that has left them unable to pay living expenses, a hotel bill or the police. They might claim to have been arrested or kidnapped and ask you for money for bribes or ransom.

If you receive an urgent request for money via email or social media from someone you know, try to contact them or someone close to them directly by phone to check the story. Don't reply directly to the request email or Facebook message, as there's a good chance it will go straight to the scammers.





4 UNEXPECTED PRIZE SCAMS

It's a classic. You get a phone call, text or email telling you that you've won something substantial in a competition that you don't recall entering, like an overseas lottery or a free holiday, and all you have to do is send money or provide personal information to claim the winnings. Scam.

5 INHERITANCE SCAM

You've been left a large amount of money by a long-lost aunt/mum's best friend/secret admirer. The scammer poses as a lawyer, banker or other foreign official and needs your bank account details and/or an up-front payment to release your windfall. Scam.

6 'NIGERIAN' SCAM

You're offered a cut of a large sum of money that a Nigerian (or otherwise) royal/businessman/random benefactor needs help transferring. They could be after an initial up-front deposit, or they could be money launderers. Scam. Scam. Scam.

7 TECH HELP/ MICROSOFT SCAM

The Microsoft scam is still around despite a crackdown in 2012 that was meant to have brought an end to it. Scammers call you up, usually on a landline, posing as Microsoft engineers or technical support. The scammers may claim to have identified issues with your computer and demand remote access to it to fix it, and then ask for payment for the bogus IT services. Telstra has also recently warned that scammers are targeting their customers in the same way.

The scammers gain access to the person's computer by getting the unsuspecting victim to enable remote access, or by sending them to a virus-infested website that allows the caller to link up to their computer. They can then alter security or antivirus settings, change passwords, or even add a key-stroke recorder that registers personal or secure details during online banking or internet trading.

Consumers around Australia have paid for the sham services using their credit cards, in some cases forking out hundreds of dollars. Refusal to pay may be met with changed passwords to lock you out of your computer.

8 TAX SCAMS

Fraudsters may also try to get past your defence mechanism by posing as Australian Tax Office agents bearing gifts around tax return time. They contact you out of the blue by phone or email, claiming you have overpaid your tax and are now entitled to a refund. To obtain it, they ask you to first pay an administration or transfer fee, or enter your financial details so they can transfer your refund. The ACCC warned in July that $300,000 has already been reported lost to these types of scammers this year.

28%

of money lost to scammers in 2013 was to romance or online dating scams

$21,000

average lost per person to these scams

9 HITMAN SCAMS

Here's one to file under C for crazy: some scammers go so far as to send you death threats claiming to be from hitmen who've been hired to kill you. Typically, an email arrives with a message to the tune of: "Someone paid me to kill you. If you want me to spare you, I'll give you two days to pay $xxxx. If you inform the police or anybody, you will die, I am monitoring you." The WA police strongly advises against responding to the scammers – it will let them know they've snagged a target and may lead to an escalation in their intimidation and attempts to get your money.

10 JOB SCAMS

Job and employment scams have various purposes. They can be a way for criminals to illegally launder money – the scammers offer you a job, often with an overinflated salary, which involves transferring money. In other cases, you're offered a job in exchange for an up-front payment. Needless to say, the job never eventuates, and your money is gone for good.

11 SMALL BUSINESS SCAM

False billing scams try to trick small businesses into paying invoices for unwanted services, like advertising, supplies or renewal of non-existent domain names. The ACCC revealed a 45 per cent increase in complaints about these in 2013.

"False billing scams continue to be the most common scam targeting the small business community, with 3672 reports received in 2013 and almost $725,000 reported lost," ACCC deputy chair Dr Michael Schaper said. "It pays to take a moment and check if invoices are the real deal."

IMAGE: SHUTTERSTOCK

Who is vulnerable to being scammed?

According to Delia Rickard at the ACCC, scammers pick up all sorts of victims. "There are slightly more women than men, but it's close enough to call it 50/50. We see the full gamut of age ranges, but the 45 to 65 age group seems to be their favourite target, as there's also a good chance they have money built up," she says. "They often research their victims beforehand so they can go in and create an instant rapport. They target people who are vulnerable – recently divorced, widowed, retired."

And it's not just the silly, naïve or uneducated who get stung. CHOICE has heard from members from all walks of life who have found themselves falling for a scam. One former school teacher, now in her 70s, was conned out of more than $20,000 after scammers sold her a website that was meant to help her make money on-selling products from online retailer Amazon.

TOP TIPS TO AVOID BEING SCAMMED

Be extremely suspicious if you're asked for money for transport costs, communication, marriage-processing or medical fees for an online boyfriend or girlfriend

If you're not sure that the person on the other end of the phone is legitimate, hang up and call the organisation using independently verified official contact details

Always check the address bar to ensure the URL is legitimate

Never enter your credit card or private login details on a site you reached by clicking a link from an email. Always go to the correct URL yourself and log in from there

Be wary of sharing personal, credit card or banking details over the phone, unless you've made the call or the phone number came from a trusted source

Make sure your computer is protected with regularly updated antivirus and antispyware software

Never give an unsolicited caller remote access to your computer

Never make your tax file number publicly available – on your résumé for example

Be aware of common spelling, grammatical or language errors in emails

Report scams to scamwatch.gov.au or by calling 1300 795 995

Buyer beware

When it comes to PayPal's Buyer Protection, first do your due diligence, says **Jemma Castle**

If you've done much online shopping you may have had the unfortunate experience of a purchase not going to plan. Perhaps the product you ordered never arrived; or it did, but it wasn't as the seller described. And when you tried to resolve it with the seller, you received no response. These are just some of the pitfalls of shopping online that you'd prefer not to worry about.

So what PayPal calls 'Buyer Protection', a scheme that covers eligible purchases of up to $20,000, sounds like the risk-free kind of online shopping you've dreamt of.

PayPal advertises Buyer Protection with statements like "shop with peace of mind; we're protecting your eligible purchases" and "if a purchase doesn't go as planned and is eligible for Buyer Protection, we've got your back". It's a seemingly generous safety net for the more than five million Australians who have active accounts. But what protections does it actually offer?

While it may sound like an insurance policy for your online purchases, it's not. As always, it pays to read the fine print.

Read between the lines

PayPal gives a range of scenarios in which you're covered by its Buyer Protection policy:

- you received a completely different item
- you purchased two items, but only received one
- the item was damaged en route to you, or
- you bought the original, but received a counterfeit.

The main catch is that even if PayPal decides a dispute in your favour, it makes no guarantees you'll get your money back. It will "attempt to recover your payment from the seller", but if it can't get the money from the seller – perhaps because they've closed their account, or they just don't have any money in it – PayPal may, or may not, reimburse you.

IMAGES: THINKSTOCK

"Where we are unable to recover the whole or part of your payment from the seller we may, in our absolute and sole discretion, decide to make a payment as a gesture of goodwill," reads part of PayPal's Buyer Protection Policy.

So given both MasterCard and Visa's chargeback schemes allow chargebacks for goods not received, as well as for goods that are faulty, counterfeit or not as described, does PayPal Buyer Protection offer you any extra protection? Even PayPal says that a credit card chargeback may provide more protection for customers: "Credit Card Chargeback rights, if applicable, may be broader than the PayPal Buyer Protection Policy. Chargeback rights are not limited to specific amounts per transaction [such as the $20,000 limit with PayPal], may be filed more than 45 days after the payment and may cover intangible items."

In fact, if PayPal has trouble claiming money from the seller, you may well be better off pursuing a chargeback through your bank. While PayPal's terms and conditions explain that it isn't liable under its Buyer Protection scheme if it can't get the money back from the seller, PayPal is liable to give you a refund if you request a chargeback and your card scheme finds in your favour.

Even PayPal says that a credit card chargeback may provide more protection for customers

If you pursue a chargeback through your bank, you'll be asked to provide evidence; if yours is deemed a legitimate case, the funds are debited from PayPal's account. PayPal is then responsible for getting proof from the seller if it wants to dispute it. If the dispute is then ruled in your favour, you get your money back and the onus is on PayPal to recover its money from the seller.

A PayPal spokesperson told CHOICE that, "if the payment is reversed, the seller will owe PayPal for the amount of the transaction and if the seller does not have funds available in their PayPal account, PayPal will commence recovery of payment". That's a little more definitive than its Buyer Protection policy, which just states they will attempt to recover your money.

Counterfeit goods

Luisa T used PayPal to buy Christian Dior perfume online through a company called Shop&Save and was expecting a genuine product. It turned out to be an obvious fake. While she lodged the dispute within 45 days of payment, before PayPal would attempt to recover the money it required her to prove the perfume was fake at her own expense. Finding a third party to appraise your product isn't necessarily easy, and can be costly.

PayPal required that the counterfeit dispute be supported with documents from an unbiased third party, like a dealer or appraiser, or an organisation qualified in the area of the item in question, which could clearly identify that the item was not authentic. The document also needed to be printed on paper with the company's letterhead, including its full name, address and phone number so that PayPal could contact them.

"I could not achieve this," Luisa told CHOICE. While she tried contacting Christian Dior, Myer and David Jones, none of them would get involved. While PayPal eventually refunded the money to Luisa following intervention from CHOICE, such means aren't exactly a realistic long-term solution to dealing with PayPal's dispute department.

While chargebacks may provide a better chance of recovering your money, they certainly aren't a get-out-of-jail-free card. You're better off trying to avoid dodgy sellers altogether and attempting to sort it out directly with the seller if something goes wrong. You'll still need to provide evidence to prove your case with a chargeback and there may be fees associated with an unsuccessful chargeback dispute. For example, St George says it charges a $10.50 fee if you don't win the dispute.

Proving your case to PayPal

Given that you need to prove your case for a credit card chargeback, a potential benefit of the Buyer Protection scheme could be simpler dispute resolution. With its claim "we're on your side" and the "simple checklist" PayPal provides for you to make sure your purchase is eligible for Buyer Protection, one could assume PayPal's dispute process isn't particularly laborious.

PayPal says: "If an order doesn't arrive or match the seller's description, we'll help you recover the full amount of the eligible item plus original shipping costs". It then has a link to the full details, which is where it explains that getting your money back is, in fact, not so simple.

CHOICE verdict

While PayPal offers advantages in terms of ease of use when shopping online, its Buyer Protection policy isn't really the drawcard. While PayPal is under no obligation to offer consumers protection for their purchases, it's easy to be fooled into thinking the Buyer Protection scheme provides better protection for consumers than it actually does offer.

If something goes wrong, it's probably easier to access protections through your credit card's chargeback system. If you do run into trouble shopping online, it's best to first try and resolve problems directly with the seller. And it never hurts to do some research on the person or company selling the goods before handing over your money, particularly if it's a large amount. ■

Goods not received

PayPal says it's also "on your side" for purchases that just don't arrive. However, it's usually pretty difficult to prove an item didn't show up. While the Visa and MasterCard chargeback schemes require the seller to prove you received the item, with a signature on delivery (unless you waive that right), PayPal's fine print says that it may not find in your favour, if the seller can present a proof of shipment – even if you didn't receive the item.

FAULTY GOODS

The Buyer Protection scheme claims to cover you for faulty products or goods that aren't as described. For most standard purchases through an Australian retailer you also have rights under Australian Consumer Law that aren't provided through the PayPal scheme. While PayPal will try to recover the full amount plus original shipping costs, if the goods are faulty or not as described you may be required to return the goods at your own expense, which can be pricey. Under the ACL, if a product is faulty or not as described, and the cost of returning the product is significant, the seller is responsible for return postage costs.

IMAGES: THINKSTOCK & SHUTTERSTOCK

Food for thought

Jade Pendlebury examines the different nutritional experts you may come across and how to choose the one that's right for you

Dietary advice is all around us. It's on the internet, in books, in commercials and on popular television weight-loss shows. Yet despite having more access to this information than ever before our waistlines continue to expand.

According to the Australian Institute of Health and Welfare, three in five Australian adults and one in four children are now overweight or obese. That's millions of Australians at greater risk of developing cardiovascular disease, Type 2 diabetes, some musculoskeletal conditions and certain types of cancer.

For effective nutrition information for health, weight management and disease prevention, it's important to seek out the experts in the field. But with so many titles and qualifications to choose from, it's not always easy to assess who is best qualified or suited to your needs.

In Australia, nutritional practice is not government regulated, so anyone can use the title 'nutritionist' or 'dietitian' without the necessary qualifications. Looking for an expert with accreditation from a governing body such as the Dietitians Association of Australia (DAA) is the best place to start.

Accredited practising dietitian

Accredited practising dietitians or APDs are qualified nutrition experts, with a university education in human nutrition and dietetics. They can help you achieve healthy eating habits and weight-loss goals and manage or prevent disease.

An APD can develop eating plans tailored to your preferences, lifestyle and medical history, and provide ongoing support, expert advice and guidance. They can work in conjunction with your GP and are qualified to provide nutrition advice for many diet-related conditions such as obesity, diabetes, food allergies, cancers and gastrointestinal diseases.

APDs have been accredited by the DAA and are bound by its code of professional conduct. To become an APD, the dietitian must have completed a tertiary-level course approved by the DAA, which can include a Bachelor of Science degree followed by a one- to two-year postgraduate diploma or Masters, or a four-year integrated undergraduate course.

The cost of seeing a dietitian varies depending on their experience and specialisation but may range from around $100-150 for an initial consultation and $70-90 for follow-up sessions.

"APD is the only national credential recognised by the Australian government, Medicare, the Department of Veterans

Affairs and most private health funds as the quality standard for nutrition and dietetics services in Australia," says accredited practising dietitian Dr Kellie Bilinski. If you're referred to a dietitian by a GP you may be entitled to a Medicare rebate of $52.95 per visit for five visits each year (see Your GP, p28). Health rebates are also available from most private health insurers; check with your fund to see what they cover.

For a list of current APDs, visit the DAA website (daa.asn.au/for-the-public/find-an-apd).

Advanced accredited practising dietitian

According to the DAA, the title of advanced accredited practising dietitian (AdvAPD) is awarded to an APD who is a "proactive leader who integrates high-level nutrition and dietetic skills to generate new knowledge to influence the health of the community". The recognition program uses a competency-based assessment process, where APDs are required to meet established criteria in the areas of leadership and influence, professional competence, research and evaluation, education, supervision and mentoring, and strategic and reflective approaches.

Fees for AdvAPDs vary and, as for APDs, are set by the practitioner.

Accredited sports dietitian

An accredited sports dietitian (ASD) provides diet and nutrition advice to help their clients achieve sporting goals. Sports dietitians are qualified to advise athletes on areas like hydration, supplementation, nutrition for competition and increased performance, and body composition.

A qualified ASD has completed a degree in nutrition and dietetics, and then further study in sports nutrition. To become accredited with Sports Dietitians Australia (SDA – sportsdietitians.com.au), the governing body in sports nutrition, they need to be a full member of DAA and to have completed an SDA-accredited sports nutrition unit.

Nutritionist

A nutritionist will usually have completed a tertiary qualification in fields such as nutrition, food science or public health, and is qualified to provide expert advice to the general public on nutrition, safety and the health benefits of food. However, there's not a lot of regulation in regard to using this title and, technically speaking, anyone can call themselves a 'nutritionist'.

Unlike dietitians, nutritionists generally don't provide one-on-one consultations and aren't qualified to provide medical nutrition therapy or clinical nutrition advice in hospitals. Nutritionists are employed in roles like health promotion officers, community development officers, quality and nutrition coordinators, and food technologists.

The Nutrition Society of Australia (NSA) has a voluntary register of nutritionists (nsa.asn.au/index.php/nsa_register_of_nutritionists/), which identifies professionals "with designated qualifications, who abide by the highest standards of professional conduct and the NSA Code of Ethics, and who are committed to ongoing training and professional development".

Levels include an associate nutritionist (ANutr) for those with a bachelor's degree majoring in nutrition or equivalent, and registered nutritionist (RNutr) for those who meet associate nutritionist criteria and have three years of nutrition-related experience and/or study. Specialist registration in public health nutrition (RPHNutr) is also available.

For nutrition information for health, weight management and disease prevention, it's important to seek out the experts

Accredited nutritionist

You may also come across the title accredited nutritionist (AN). Until earlier this year, AN was an accreditation given by the DAA to nutritionists with the necessary tertiary education and expertise in a range of nutrition services. However, earlier this year DAA decided that it would no longer be awarding the AN credential to people who are non-dietetically trained. All APDs may use the title accredited nutritionist because they are eligible and often will use the title if it is more appropriate to their job.

Weight-loss consultant

A weight-loss consultant advises clients on motivation, weight loss and healthy living. They may be employed by a weight-loss company or work on their own. Anyone can call themselves a weight-loss consultant without formal training, though companies will generally provide training to their staff.

IMAGES: THINKSTOCK & SHUTTERSTOCK

Certification for weight-loss consultants is available and includes a minimum of 12 months of study through an organisation like the Australian Weight Loss Centre, with units in human behaviour, nutrition science and weight management.

While a weight-loss consultant may be a useful support for someone losing weight, a CHOICE shadow shop in 2012 found that some weight-loss clinics were handing out unhelpful dietary advice, such as shunning fruit and dairy, and one company even told one of the shoppers: "Exercise will not help you lose weight".

If you like the idea of having weekly support, choose a company that is a member of the Weight Management Council of Australia (weightcouncil.org), which requires a rigorous assessment for accreditation. Weight Watchers Australia and Jenny Craig are members.

Your GP

If you're looking for information on living a healthier lifestyle, your GP is a good first step – particularly if money is an issue.

"In order to get good nutritional advice you don't need to see a dietitian," says Dr James Best. "You are going to get good general nutritional advice from a GP."

In order to help health practitioners, such as GPs, deal with the obesity epidemic, in 2013 the National Health and Medical Research Council updated its *Clinical Practice Guidelines for the Management of Overweight and Obesity in Adults, Adolescents and Children in Australia*. The guidelines make recommendations like measuring weight circumference along with BMI, conveying the message that even small amounts of weight loss can improve wellbeing and referring appropriately when necessary.

"GPs will have a general understanding of the principles [of nutrition] and are also able to put it in the context of other health issues," says Best. However, "a dietitian has a much more specialised training in nutrition, so they certainly are a good idea in situations where nutrition is very important, such as diabetes".

If you need specialist advice, your GP will be able to refer you to a qualified nutrition expert, such as a dietitian or diabetes educator, for which Medicare and health insurance rebates may be available.

Other avenues for dietary advice

Naturopath

The practice of naturopathy is a holistic approach to health using gentle therapeutic techniques such as herbal medicine, flower essences, lifestyle techniques and nutrition to promote balance in the body.

In conjunction with your GP, naturopathy can be useful, but make sure you choose a naturopath accredited with the Australian Natural Therapists Association.

Naturopathy rates will vary but they may charge up to $250 for an initial consultation and up to $150 for a follow-up. Certain extras policies will allow you to claim for naturopathy. Check your policy.

Personal trainer

Diet and fitness go hand-in-hand, so employing the services of a personal trainer for a personalised fitness plan is a positive step towards better health. Personal trainers in Australia are required to hold a minimum of Certificate III and Certificate IV in Fitness, which cover some basic nutrition training, so they may provide diet information as part of their consultation.

"While a personal trainer can't provide a meal plan or recommend that you cut out an entire food group or start taking a particular dietary supplement, they can provide clients with some really valuable, real world advice, information and support," says Alisha Smith, Australian Fitness Network education manager.

For more information about fitness professionals, see our article on exercise experts in *CHOICE*, Jul 12).

WHO WILL BE THIS YEAR'S SHONKY "WINNERS"?

On **14 October 2014** CHOICE names and shames this year's shonkiest products and services.

SHONKYS 2014

Check out this year's main offenders from **14 October** at **choice.com.au/shonkyaward**

Family ties

Restricted funds deliver top policies at lower prices – and the good news is most people can join one, find **Uta Mihm** and **Jodi Bird**

Transport employees

Restricted health funds are open to former and current employees, along with their families, working in many industries, from police, soldiers, reservists and defence contractors to transport employees, forestry, electricity and steel workers. Bank employees, health practitioners, teachers and workers in associated industries are also covered.

Police

Matthew Koce, CEO of Hirmaa, an organisation that represents restricted and other not-for-profit community-based health funds says, "Most people through family ties would be able to qualify for at least one restricted fund".

Satisfied customers

Hirmaa represents funds that provide health insurance to about one million Australians.

Soldiers, reservists and defence contractors

These include some open funds that have featured prominently in CHOICE health insurance Best Buys in recent years, such as Peoplecare, Health Partners, St Lukes and Westfund, as well as restricted funds like Defence Health, Navy Health, Teachers Health Fund and Teachers Union Health (TUH).

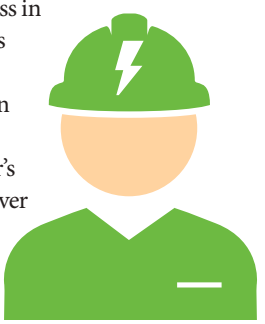
Customer satisfaction levels at Hirmaa are impressive, with 98 per cent of their funds' members satisfied, according to a survey they commissioned. And in past CHOICE satisfaction surveys, restricted funds have recorded better results than open funds.

Sign up for savings

We looked at five restricted membership health insurance funds, including three of the largest – Teachers Health, Defence Health and CBHS (Commonwealth Bank of Australia group employees) – and their direct competitors TUH and Navy Health.

Our results show that if you're eligible to join a restricted health fund, it's worth comparing your current policy against their offer. For a family with top hospital insurance without an excess in NSW, for example, CBHS's premium is $492 per year less (before the rebate) than Health Partners (which CHOICE rated as this year's cheapest open fund top cover policy with $0 excess).

Potential savings depend on the type of policy you're interested in and your personal circumstances. Top cover policies offer the greatest savings. ■



Electricity workers

Steel workers

Bank employees

THE FUNDAMENTALS

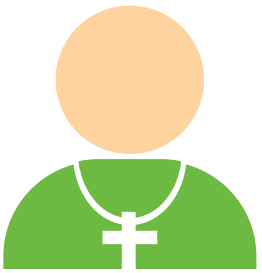
- **ACA** – Seventh-day Adventist Church employees, acahealth.com.au
- **CBHS** – CBA group, cbhs.com.au
- **Defence Health** – defence community, defencehealth.com.au
- **Doctors' Health** – doctors and health practitioners, doctorshealthfund.com.au
- **Navy** – defence community, navyhealth.com.au
- **Phoenix** – OneSteel and associated companies, phoenixhealthfund.com.au
- **Police Health** – NT, Qld, SA, Tas and WA police, policehealth.com.au
- **RT Health Fund** – transport and electricity, rthealthfund.com.au
- **Reserve Bank** – Reserve Bank and Note Printing Australia employees, myrbhs.com.au
- **Teachers Health** – education union members, teachershealth.com.au
- **Transport** – transport industries, transporthealth.com.au
- **TUH** – education sector, tuh.com.au

Teachers and other educators

$492p.a.

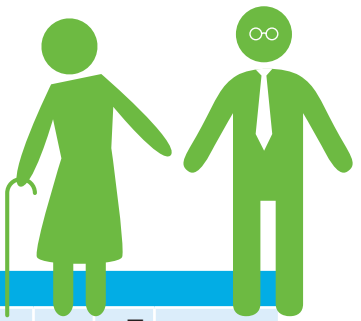
savings for a family with top hospital insurance without an excess in NSW, if taking out CBHS health insurance compared with the cheapest open fund best buys

Health practitioners



Seventh Day Adventist Church

and all their families including grandparents



TOP HOSPITAL COVER WITH $1000 EXCESS

	Score (%)	Monthly premiums ($, family or couple)*							Excess ($)	Co-payment ($)	No excess for			Good gap cover	Ambulance Cover**	Full cover in private hospital	Premium discounts
		NSW/ACT	NT	Qld	SA	Tas	Vic	WA			Kids	Day surgery	Accidents				
Defence Health Premier Hospital (A)	93 (88 in WA)		160					276	800	0	✓			✓(E)	✓	✓	
Navy Health NT Hospital (B)	92		133						600	0				✓	✓	✓	Prepay
Teachers Health Top Hospital (C)	93	275			270	279			1000	0	✓			✓	✓	✓	
TUH HE – Total Care Hospital	93			278	278	278	278		1000	0	✓			✓	(F)	✓	Direct Debit

TOP HOSPITAL COVER WITH $500 EXCESS

Defence Health Premier Hospital (A)	97 (92 in WA)	331	190	351		351	351	306	400	0	✓			✓(E)	✓	✓	
Navy Health Healthy Hospital (B)	96		169 (D)	348		348	348		400	0				✓	✓	✓	Prepay

TOP HOSPITAL COVER WITH $0 EXCESS

CBHS Comprehensive Hospital	100 (95 inWA)	325		351	315	339	355	298	0	0	na	na	na	✓(E)	✓	✓	
Defence Health Premier Hospital (A)	100 (95 in WA)	358	220	381		381	381	336	0	0	na	na	na	✓(E)	✓	✓	
Navy Health Premium Hospital (B)	100	374	169	374		374	374		0	0	na	na	na	✓	✓	✓	Prepay
Teachers Health Top Hospital (C)	100 (95 in WA)	339	223	359	331	323	367	287	0	0	na	na	na	✓(E)	✓	✓	
TUH HP – Total Care Hospital	100	359		359	359	359	359		0	0	na	na	na	✓	(F)	✓	Direct Debit

TABLE NOTES * Singles pay half this amount. All premiums before rebates. ** Emergency ambulance cover. Some funds also cover non-emergency ambulance, check with the fund for details. Ambulance cover in ACT, NSW, Qld and Tas is provided by the state government. See *CHOICE* Jun 14, p 20. **(A)** Prices are for eligible civilians, discounted premiums apply to ADF families, active reservists and permanent reservists. ADF Families can also access ADF packages. **(B)** Prices are for eligible civilians, 10% discount applies to active reservists, and ADF families. Policies in NT are called NT Hospital. **(C)** Also available as Uni Health – Top Cover. **(D)** $0 excess. **(E)** Known gap cover below industry average in WA. **(F)** No ambulance cover in NT, SA, Vic, WA.

TOP EXTRAS

	Score (%)	Monthly premiums ($, family or couple)*							Annual benefit limits**									
		NSW	NT	Qld	SA	Tas	Vic	WA	All therapies max benefit	General dental	Major dental	Endodontic	Orthodontic	Optical	Physiotherapy	Chiropractic	Psychology	Non-PBS	Massage
CBHS Top Extras	64	140	125	126	128	122	126	125	13,167	100%	1342 (A)	660	2800 (B)	375	720	720	450	1000	450
Navy Health Premium Extras	64	168	168	168	168	168	168	168	11,850	100%	1000 (C)	1000 (C)	2500	350	800	750	600	600	167 (C)
Navy Health Healthy Living Extras	51	109	109	109	109	109	109	109	8950	100%	750 (C)	750 (C)	2000	250	600	550	400	500	100 (C)
TUH Comprehensive General	61	176	176	176	176	176	176	176	10,600	100%	1700 (C)	1700 (C)	1000 (B)	250	700	400	400	550	200 (C)

TABLE NOTES * Singles pay half this amount. All premiums are before rebates. ** Sublimits apply to all benefits. All limits stated in $ unless specified as %. **(A)** $6710 in any 5 years. **(B)** $2800 lifetime limit. **(C)** Combined limit with other services.

Taken for a ride

Andy Kollmorgen investigates the high price of replacement car parts.

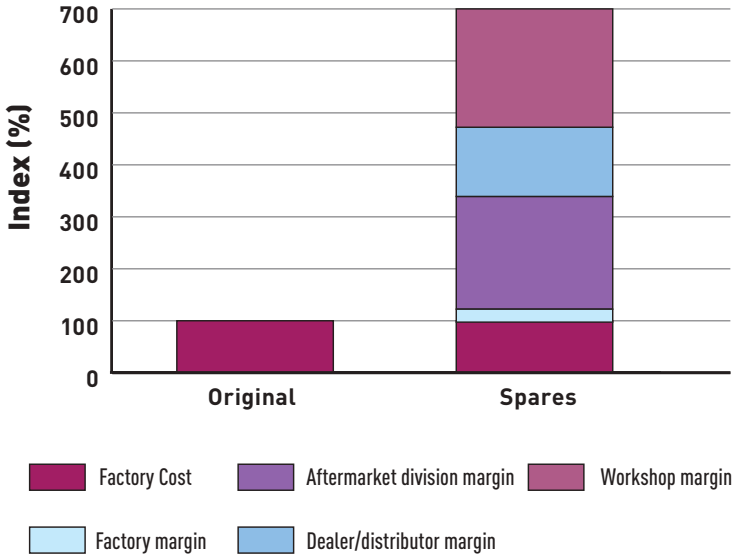
Ever notice how expensive car parts are when you need to have one replaced? Do you especially notice it when you take your vehicle back to the dealer? You might even come to the conclusion that the parts, if priced individually, would add up to more than the cost of the car.

If you do entertain such theories, you're definitely on to something. Research provided to CHOICE by Suncorp Insurance – which, like car owners, has a vested interest in getting good value for money when it comes to paying for car repairs – sheds light on some of the market forces behind car part inflation.

The report, prepared by the Allen Consulting Group, argues that consumers pay a lot more for replacement parts than they should. That's because hefty profit margins are applied by each player in a long, convoluted supply chain – from car factories, to car dealers, to car parts retailers, to car smash repairers (see table). At the end of the chain, the customer can end up paying as much as 700 per cent more for a part than its original production cost.

Consumers can pay a lot more for replacement parts because hefty profit margins are applied by each player in a long, convoluted supply chain

Car part price increases along the supply chain



Note: The figure reports the typical margin added by each step along the supply chain as indexed to the cost of production (at 100). Source: autoPOLIS 2011

You could pay **700%** more for a car part than it cost to make

What's driving up costs?

Mark-ups on original car parts related to smash repairs are particularly steep in Australia, probably because non-original parts are in such short supply. In Europe, they make up almost half the car parts market, while about 38 per cent of replacement parts used in the US are non-original equipment. According to Suncorp, non-original parts are used in less than 20 per cent of collision repairs for their car insurance customers. Yet in many cases the original and non-original parts "are made by the same manufacturer and the products are in fact identical", the report says. Original parts are up to 60 per cent more expensive in the US, where use of non-original replacement parts is comparatively high. So it stands to reason that mark-ups in Australia could be even higher.

Stuart Charity, executive director of the Australian Automotive Aftermarket Association (AAAA), told CHOICE that non-original parts (also called independent aftermarket parts), including those used outside of collision repair, command about 65 per cent of the market in Australia, though the local car industry continues to try to convince customers to use original parts.

"In many cases the less expensive independent aftermarket parts are made by the same manufacturer as the original parts," says Charity.

"The car industry would have you believe you have to have your car serviced by an authorised dealer using parts supplied by the vehicle maker or risk voiding your warranty. But the reality is that your warranty will remain valid if you take your car to an independent workshop as long as the parts are fit for purpose and they're installed by a qualified technician." ▸

Price hikes along the way

According to the report by the Allen Consulting Group, the cost of an average original equipment (OE) car part can increase seven-fold as it goes from the production floor to the car repair workshop, with many stops along the way. Prices in the table are for illustrative purposes, but they give a sense of how much prices can increase along the supply chain.

MARK-UPS ON AN AVERAGE CAR PART	
Production cost for manufacturer	$20
Cost for car assembler	$21 ($1 margin)
ORIGINAL PART MARGINS	
Parts manufacturer charges	$25 ($4 margin)
Car parts retailers charge	$69 ($44 margin)
Car dealers charge	$96 ($27 margin)
Smash repairer charges	$140 ($44 margin)

Steered in the wrong direction?

CHOICE has heard from a number of consumers who say car dealers have tried to steer them into roadside service packages provided by affiliated insurance companies that require repairs to be done by the dealer using original parts. The packages don't allow repairs by independent workshops.

"It's all about tying customers to the dealer for as many services as possible and getting them to buy genuine parts so they don't risk voiding the capped service agreement or the roadside assistance," says CHOICE consumer rights adviser Meredith Cridland. "Even if customers have rights under the Australian Consumer Law, they're encouraged not to risk these other agreements or offerings."

As with repairs outside of such third-party roadside assistance plans, however, non-original car parts do not void a manufacturer's warranty as long as they're fit for purpose. And the car dealer would have to honour the warranty under ACL regardless of any outsourced service if the car was still within the original warranty period.

Our social media callout on the issue drew a spirited response from car owners who've been asked to pay high prices for genuine replacement parts. Marian M told us a small cut in the door lining of her brand new Ford Territory meant the entire lining had to be replaced at a cost of $1100 (the damage wasn't covered by warranty). Meanwhile, Eaian M said the manufacturer asked for $1800 for a new starter motor for his Nissan X-Trail. Instead, he picked up a non-Nissan, aftermarket motor for $250. ■

The big picture

Applied to the whole vehicle, the cost of individual replacement parts can really add up in Australia.

MODEL	COST OF CAR AS A WHOLE	COST OF PARTS IF PURCHASED SEPARATELY
Medium hatch	$21,000	$114,081
Medium sedan (local)	$26,000	$70,857
Medium sedan (imported)	$29,000	$116,613
Medium 4 x 4	$32,000	$105,760
Large all wheel drive	$44,000	$105,393
Large sedan	$56,000	$258,063

Source: Delta-V Experts

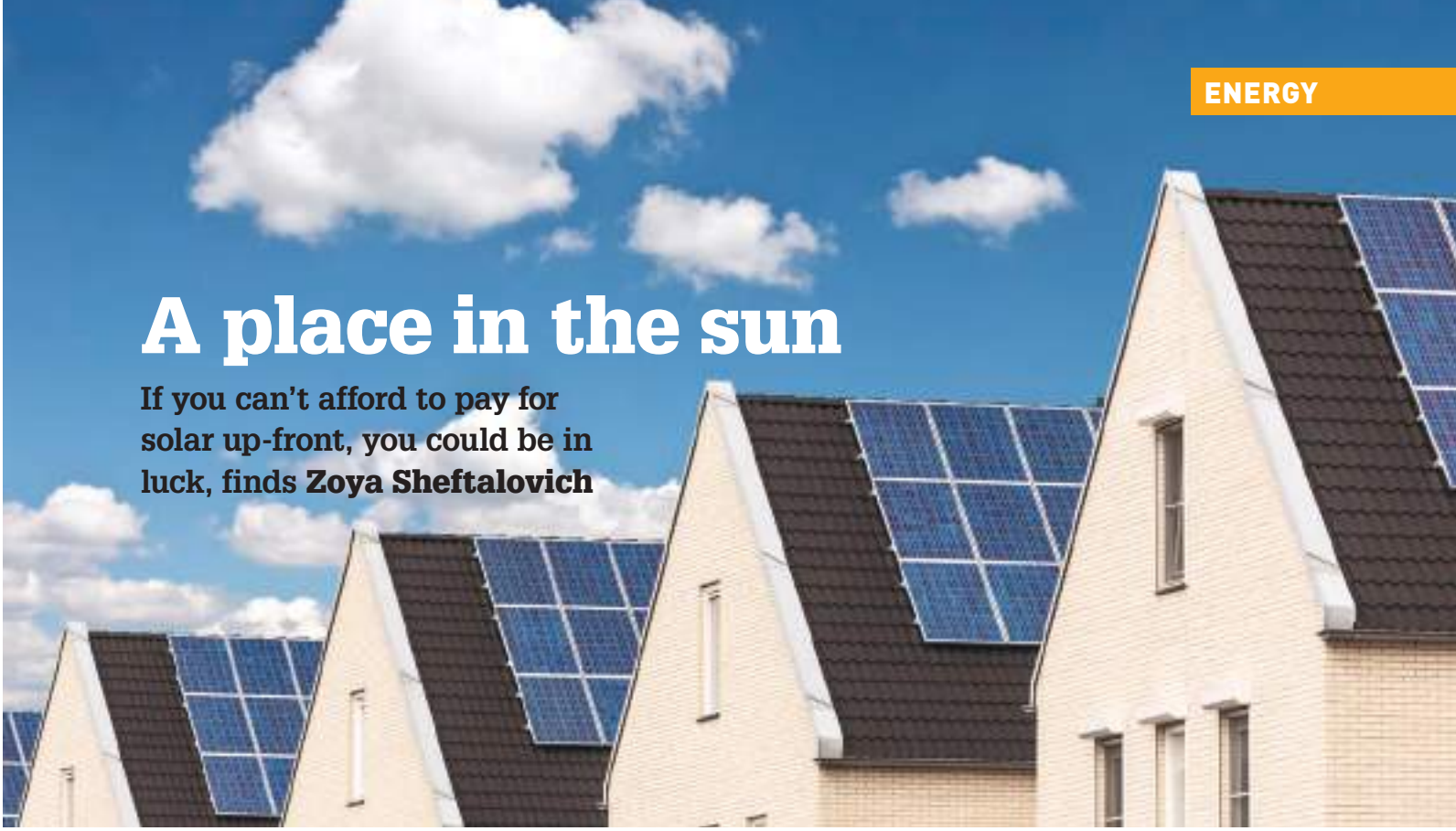
Logging confusion

Australians have long been able to take their cars to independent car repairers without voiding their warranty, but service logbooks provided by car dealers often include wording to the contrary. In November 2013, the AAAA got the ACCC to look into the matter. According to Charity, the ACCC "launched a review into documentation, including logbooks, warranty documents and training materials, from a number of major car manufacturers". In June this year the ACCC released a statement that clarified the issue.

A qualified independent car repairer can do the work using non-original parts and sign the logbook without voiding the warranty, even if the logbook contains wording like:

- the car can only be serviced by an authorised dealer or authorised service department
- your logbook must be stamped with an authorised dealer's stamp
- the repairer can only use genuine manufacturer's parts.

But it's a different story with extended car warranties, which may be voided if they stipulate that repairs must be done by the dealer and you take the car to an independent workshop.



A place in the sun

If you can't afford to pay for solar up-front, you could be in luck, finds Zoya Sheftalovich

Energy bills are a serious issue for many Australian consumers. In fact, electricity topped the list of household expense concerns in a recent CHOICE survey, with 84 per cent of people reporting that they felt concerned or very concerned about it. So it's no surprise that solar energy is an attractive proposition for many: cheaper energy made naturally by the sun. What's not to love?

The trouble is, while a solar photovoltaic (PV) system can alleviate at least some of the pressure of energy bills and will pay for itself eventually, the up-front installation costs can be a barrier. For those who can't afford the several thousand dollar outlay, other options are now available: solar leasing (see right) and solar PV power purchasing agreements (PPAs). So are these right for you?

Solar leasing costs

Damien Moyse, policy manager at the Alternative Technology Association (ATA), says the interest rates paid on solar leasing products tend to be on par with interest on credit cards or higher. "All of the solar leasing products out there generally have an interest rate of around 15 per cent or higher, and we've seen some around 25 per cent. One deal we've looked at recently had a system cost of $6000, but with solar leasing over seven to eight years, the system would cost about $11,000."

Nick Brass, general manager of solar installation and leasing company Energy Matters, says when it comes to power bills, the savings for consumers should amount to around 15-20 per cent off their pre-solar electricity bill.

Whether solar leasing is right for you is a matter of assessing your financial situation and your energy usage.

According to Moyse, solar leasing isn't a great deal when compared with buying a system outright. "They're building their costs into their business model, so it's a ▸

Solar leasing

Solar leasing is currently being offered for residential and business premises around Australia. It is essentially a month-to-month payment plan for a solar PV system.

Here's how it works: a supplier installs a solar PV system on your home, and you make monthly repayments on the system for a period of time, commonly five to 10 years. The repayments can be a flat monthly rate, or increase fractionally during the course of your contract, perhaps linked to the consumer price index. The supplier is generally responsible for the maintenance of the system while you're in your leasing period. This allows you to spread out the cost of a solar installation – but it locks you into repayments with interest that will effectively make your system more expensive than if you'd paid for it up-front.

There are different models for solar leasing contracts. Some companies transfer ownership of the PV system to you at the end of the lease, while in other cases the ownership of the system will revert to the solar installer. You may have the option of buying your system by paying off a residual at the end of your lease period, or extending the lease.

IMAGE: SHUTTERSTOCK

more expensive way of going about it than buying the system outright.".

If you can get a lower interest rate for a loan elsewhere, you could do better buying the system outright. That's not an option for everyone though, and solar leasing may (depending on the contract terms) provide better value than no solar at all.

What is a solar PPA?

A solar PPA is an agreement where a solar company pays for the installation of a photovoltaic system for your home or business and then sells you the power it generates at a cheaper rate than what you'd pay your energy retailer. The company is effectively leasing your roof space for a set contractual period of time, so they retain ownership of the system and the responsibility for any maintenance costs.

PPAs are very new to the Australian market and the regulatory structure for these types of agreements has only been settled on within the past few months. Darren Gladman, policy manager with the Clean Energy Council (CEC), says at the moment he has only seen offers aimed at commercial customers.

"Really, the model has only been up and running for a couple of months in Australia. I've certainly heard of companies that are looking to get into the residential space, but I haven't seen an offer advertised yet."

Conditions are usually attached to the PPA agreement, such as a minimum duration, or an agreement to purchase a minimum amount of electricity per month at a price set out in your contract. This generally works on a use-it-or-lose-it principle – so even if you go on holiday, you'll still have to pay for a certain amount of energy produced by your system.

The key difference between solar leasing and PPAs is that with solar leasing, you're committing to paying a certain amount of money per month for the use of the system, whereas with a PPA you're committing to buying a certain number of kilowatt hours (kWh) of energy per month.

PPA costs

There are generally no up-front costs for a PPA – you pay a certain amount per kWh of energy used, and commit to buying a minimum amount of energy, whether you use it or not.

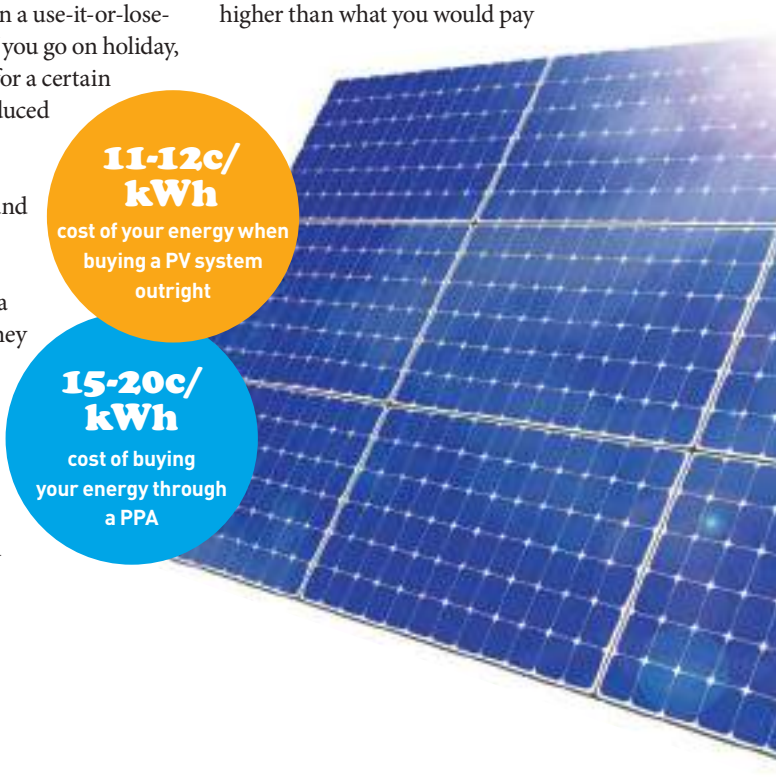
Whether the system is worthwhile is, again, a question of your individual circumstances. Moyse says that if you buy a PV system outright, your cost of energy is roughly 11 to 12 cents per kWh. If you're buying your solar through a PPA, the company will charge you more than that, as they need to factor in business costs such as installation. Assuming you buy electricity from your PPA at 15-20c per kWh, which is typical of commercial agreements, you're paying more than you would if you'd bought the system outright, but probably less than you would be paying for energy off the grid, which is generally in the range of 20 to 30c per kWh.

Solar leasing and PPAs vs ownership

The major downside of solar leasing and PPAs compared to purchasing a system outright is cost, says Moyse. Solar leasing is generally more expensive over the course of the contract than buying the system outright. What you pay per kWh for your electricity through a PPA will be higher than what you would pay

11-12c/kWh
cost of your energy when buying a PV system outright

15-20c/kWh
cost of buying your energy through a PPA



if you had your own system. If you need to end your solar leasing or PPV contract early, there's a good chance your contract will stipulate that you have to pay a penalty.

"Most of these deals are long-term deals, and people on average change properties every eight years, so you may need to terminate the contract early, and people need to consider what the ramifications of doing that are," says Moyse.

Another potential issue with PPA deals, says Connor James, energy compliance services consultant, is that there are fewer consumer rights in case you get into financial difficulty. "The consumer has fewer avenues for relief and fewer guaranteed rights, for example protection under hardship policies," he says. "They're getting a better deal than through their energy retailer, but they're trading out some rights."

There are also questions about potential damage to property. "There's an issue with holes being put in the roof in the installation and removal of the panels. Waterproofing and things like that can be an issue," says James. "People need to look into the terms and conditions to see what happens when the PPA ends, or if the consumer or retailer breaches the contract. Will they remove the panels? If that's the case, there needs to be an obligation to rectify the roof to its former condition. And it's quite difficult to do without creating issues such as seepage."

IMAGES: SHUTTERSTOCK

Solar leasing and PPAs vs buying a solar PV system

- Very low or no up-front costs for the installation of the PV system.
- You won't be responsible for the maintenance costs of the system.
- With solar leasing, you'll save money on your energy bills and the savings should occur quickly, if not immediately.
- With a PPA, the rate you'll pay per kWh of energy will be lower than with a traditional energy provider, and you'll be insulated from potential price rises over the term of the contract.

What to consider before signing a solar lease or PPA

- Read the contract in full.
- Take note of exit fees so you know what will happen if you sell your home before the term of the contract expires and the new owners choose not to take on the lease.
- Check the effective interest rate on the solar lease. If it is higher than other forms of credit, consider alternatives.
- Check your rights and obligations at the end of the contract. Make sure the contract stipulates what will happen if your roof is damaged. If either party terminates the contract, or if at the completion of the contract the PV system is removed, this is particularly important, as your roofing may be compromised.
- With a PPA, depending on the contract you sign, you may have to pay for some of the solar power produced by the system even if you're not using it, such as when you're on holiday. ■

Solar leasing and PPAs overseas

Uptake of solar leasing has so far been low in Australia in comparison to some other markets. Our industry insiders say it's likely due to a number of reasons, including low awareness of the models, and cultural and taxation reasons.

Solar leasing and PPAs have been available in the US for about 10 years, and in California 75 per cent of new solar PV home installations now use a leasing or PPA structure, says the CEC's Gladman.

"I think there is a lack of awareness, because these are new business models, particularly solar PPAs," he says. "In California and the US generally it's really popular. It hasn't been as popular here. Partly it's because Australia is more of a nation of home owners, so we tend to be more likely to purchase something outright for our home. Partly it's about different tax laws – in the US it's more beneficial to lease."

Ask the Experts

Got a niggling question our team can help with?

Q I made the mistake of buying a raffle ticket in a shopping mall, some four years ago now. On a regular basis I get calls asking if I would like to sell a book of tickets for further raffles. No matter how many times I tell them to take me off their phone list, it doesn't seem to happen! Calls just keep on coming the next time they have a raffle. Where do I go from here?

A CHOICE consumer rights adviser Meredith Cridland replies: Some fundraising groups are members of the Fundraising Institute Australia (FIA), which has a code of ethics and a complaints process you can go through. I suggest you ask the organisation who does its fundraising, try to get in touch with the fundraising agency (if it's not the organisation itself) to get your name off their list, and also contact FIA to see if they are a member.

Meredith Cridland

FIA might also have some further suggestions for you. Go to fia.org.au/pages/contact_us.html

Q Have you found an insurer that will provide cover for an 'existing medical condition' when travelling to South Africa? I am trying to get additional cover (and happy to pay a premium or loading) for a family member's stable and treated atrial fibrillation condition. It seems that all of the insurers I have contacted will not provide additional cover for this condition.

A CHOICE financial specialist Jodi Bird replies: Our travel insurance review lists insurers that cover pre-existing conditions. You can also try the list of insurers on the Insurance Council of Australia's site: findaninsurer.com.au/category/76173 to find one that may provide cover for pre-existing medical conditions. Otherwise you may have to get insurance through a broker – just follow the links on that site.

Jodi Bird

Ask us!

Do you have a question for one of CHOICE's experts? Email us at **asktheexperts@choice.com.au** or write to us at:
Ask the Experts, CHOICE,
57 Carrington Rd, Marrickville NSW 2204.
We regret that we cannot reply to all correspondence.

Q We have had our seven-year-old Fisher & Paykel 330L fridge conk out shortly after moving house, even though we were extremely careful during the move. Given the call-out fee for a repairer will alone cost $100-150 it looks like we'll be better off just buying a new one. But, ethically, the 'throw away and replace' mentality for whitegoods doesn't sit well with me. The Good Guys told us the average lifespan of newly manufactured fridges is around eight years, 10 if you're lucky, and only for Westinghouse and Kelvinator. What does CHOICE think?

A CHOICE whitegoods expert Matthew Steen says: We expect most whitegoods to last at least eight to 12 years, given average usage habits, regardless of brand. This is based on feedback from members (whom we survey annually) on how long their whitegoods last, plus data from other consumer organisations around the world. When it comes to the reliability of particular brands, the four top surveyed brands are Electrolux, Kelvinator, Westinghouse and Fisher & Paykel. If you do buy a new fridge, we'd suggest checking our latest test results (see *CHOICE*, Sep 14) in conjunction with our brand reliability survey results. ■

Matthew Steen

COMPILED BY SIOBAHN DONOHOE. IMAGE: SHUTTERSTOCK

Tests

Ovens, dishwashers, TVs, fans and fences – they're all here

40 Oven buying guide
What kind of cook are you?

41 Freestanding ovens
Does aesthetics triumph over function?

46 Dishwasher detergents
Powders and tablets compared

50 Loading your dishwasher
A handy household guide

51 Dishwashers
Does a fast machine give your dishes the best clean?

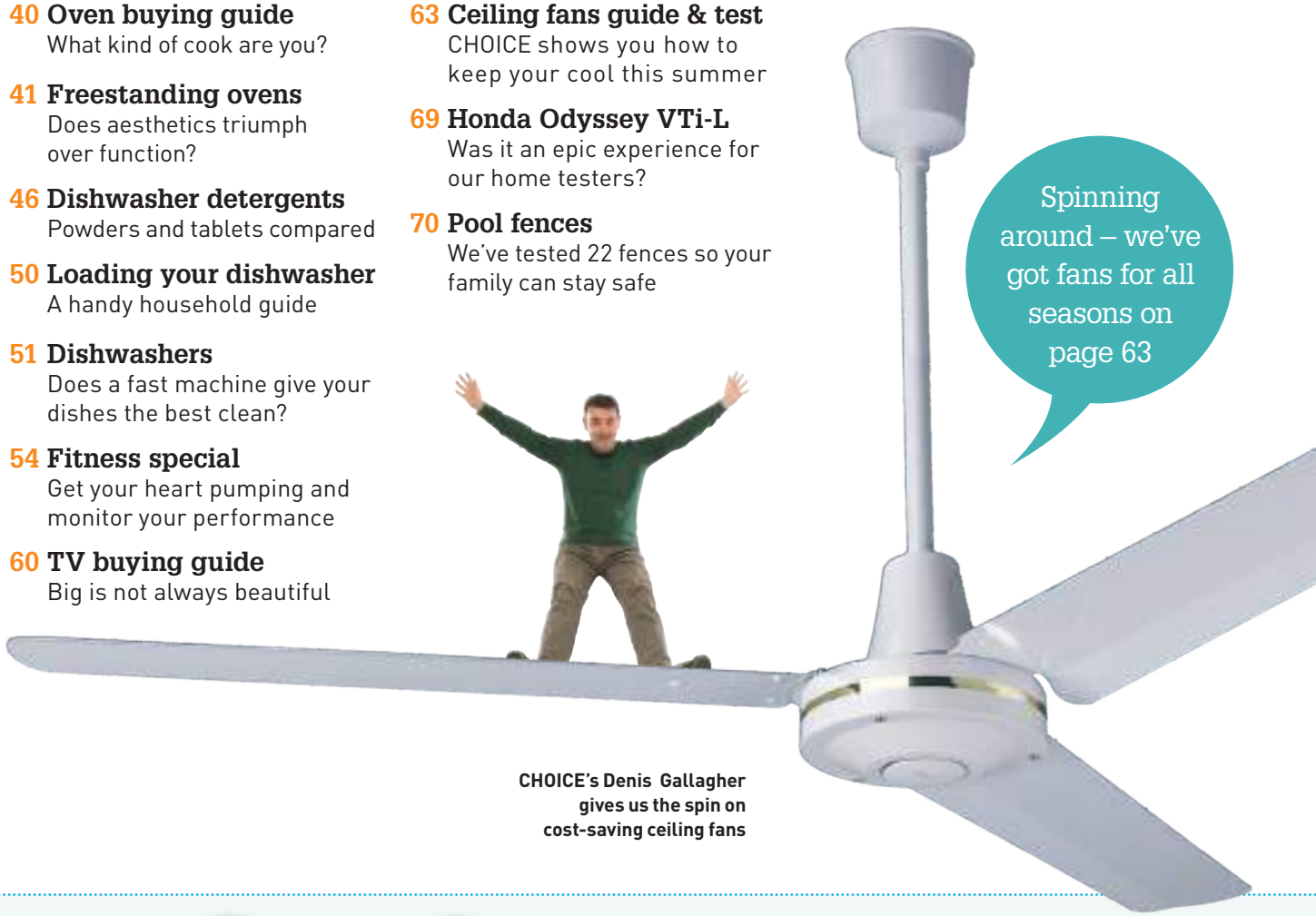
54 Fitness special
Get your heart pumping and monitor your performance

60 TV buying guide
Big is not always beautiful

63 Ceiling fans guide & test
CHOICE shows you how to keep your cool this summer

69 Honda Odyssey VTi-L
Was it an epic experience for our home testers?

70 Pool fences
We've tested 22 fences so your family can stay safe



Spinning around – we've got fans for all seasons on page 63

CHOICE's Denis Gallagher gives us the spin on cost-saving ceiling fans

IMAGE: SHUTTERSTOCK

CHOICE

CHOICE'S experienced technical staff puts products through their paces in our own testing laboratories. We use test methods based on Australian standards and develop our own to match the way consumers use a product in their homes. We buy the products we test, maintaining our independence from manufacturers and so we know what you're faced with in the shops. We've checked the models are available at the time we publish. Our recommendations are based on a product's quality and performance, with no hidden bias.

CHOICE Shopper

Members who have subscribed to CHOICE through our website have access to the best deals on products wherever this logo appears. Simply have your CHOICE membership number on hand, the model name and number, and the price you have been quoted. Phone 1300 360 655 and we'll source you the best deal.

CHOICE Online

For more related information and articles on this topic, go to **choice.com.au**

CHOICE Best Buy

Our testers award a product a Best Buy if it delivers high quality at a comparatively low price. Not every test report includes Best Buys.

CHOICE Green Buy

Our researchers award a Green Buy to a product that delivers good quality and environmental performance. Not every test report includes Green Buys.

What's cooking?

Sleek and stylish or basic cooker? Our experts give you a rundown on what to look for, whether you're a kitchen novice or ready for your *MasterChef* debut

GAS OR ELECTRIC – WHAT'S THE HOTTEST OPTION?

Gas oven

- Doesn't dry food out as much as electric (though new-generation electric models will give them a run for their money); ideal for roasts, casseroles and moist cakes.
- Hotter at the top and cooler at the bottom, so food needs to be rotated for even cooking and browning.
- Unless it has an internal grill there's no direct heat from the top so not as good for browning/crisping.
- Doesn't distribute the heat as evenly as electric unless it has a fan.
- If it has electronic controls or an electric grill you'll need an electrical outlet nearby.

Electric oven

- The most common type – over 80 per cent of ovens are electric.
- They're multi-function, so you can do more with a variety of cooking modes. You can use a combination of top, bottom and grill plus fan for cooking, baking and grilling.

Do you want a sleek and stylish oven with all the fancy functions and features? Or will you only use the basic functions and have no need for extras? CHOICE tests new ovens regularly, so no matter what you need, we can help you choose a good one.

Size

Your kitchen design will dictate how much space is available. Are you restricted to a 60cm oven, or are you renovating your kitchen, with the aim of upgrading to a 70-90cm or double oven?

Single ovens

A single oven is typically 60cm, and is the standard found in most homes.

Double ovens

A double oven is essentially two distinct ovens, each with its own set of functions, stacked one on top of the other. It's versatile, allowing you to bake and grill different dishes at the same time or bake two things that require different temperatures and functions.

1½ ovens

These can be called a **double oven** or **single-plus-secondary oven**, depending on who you talk to. They provide similar versatility to a true double oven, however their secondary oven tends to have limited functions and only one shelf.

Internal size

Ovens of any width may not always be as spacious as you might expect. So it's a good idea to get the internal measurements and check them against some of your larger baking dishes and trays to make sure they'll fit.

WALL VS FREE-STANDING

Wall ovens

A wall oven gives you more flexibility with your kitchen layout – the oven doesn't have to go under your cooktop and it can either fit in a wall or under a bench. You can also install it at your height so you aren't bending or squatting.

Freestanding ovens

If you're renovating and considering a larger option, see our test, opposite.

Self-cleaning

An oven that cleans itself is a dream come true. There are two types:
Pyrolytic The oven locks itself and heats up to around 500°C, converting food residue to ash, which you simply wipe or vacuum away when it cools.
Catalytic liners These line the side and/or back walls of the oven, absorbing fat splatters. You need to regularly heat the oven to 250°C for an hour to burn off the splatters and wipe them with a cloth when cool. The catalytic liners will need replacing periodically.

Oven essentials

Now that you know which type of oven you want, make sure it has the following:

- a smokeless grill tray
- two oven shelves
- a baking tray.

At a minimum, it should offer these cooking modes:

- top and bottom elements (electric only)
- classic bake (bottom element only)
- fan-forced
- grill.

Nutshell

- Many more features are now on offer, such as pyrolytic cleaning and a range of colour options, but with a hefty price tag.
- Freestanding ovens are still not as versatile as separate units.

Standing out

These impressive-looking freestanding ovens suit almost any décor style, from provincial to contemporary to industrial, but are they worth it, asks **Martha Psiroukis**

With vintage décor having a revival, the choice of a freestanding oven may be a case where aesthetics triumph over function. As impressive as they look, the bottom line is that you can get better performance from built-in electric ovens and separate gas cooktops. Separate units provide maximum flexibility in layout, with the option of any type or size of cooktop or built-in oven. And they can be positioned at the best height. For those of us who are vertically challenged, the thought of wearing stilettos to better access the rear burners of a cooktop isn't particularly appealing ... nor is contorting oneself on the floor to clean the oven cavity.

The shelves and baking trays of these ovens are significantly wider than those of a standard one and can be difficult to handle – particularly when loaded with hot food. Plus the position of the oven means you need to bend to access the baking trays, or get on your hands and knees to clean the thing – even with a pyrolytic option, as you still have to wipe out the ash. Their trays and shelves won't fit in a standard kitchen sink either.

The bottom line is you can get better performance from built-in electric ovens and separate gas cooktops

Preheat times can be significantly longer – on average they take 30 minutes to heat to about 200°C. And we've found that some never quite reach their maximum heat setting, so the pre-heat light is always on. For the quickest preheat possible, we recommend you choose the hottest function with the most elements switched on, but remember to switch to the appropriate setting before putting in the food!

Apart from their looks, the big internal space is the biggest drawcard for these ovens. Their ability to simultaneously roast two large turkeys, a tray of veggies, and even a dessert at Christmas time would be the deciding factor for many.

IMAGES: SHUTTERSTOCK

WHAT TO BUY

79%
Fisher & Paykel OR90SDBGFX3

Good points

- Good visibility through the door
- Side walls have catalytic liners
- Oven door and inner glass panel can be removed for cleaning
- Storage drawer for trays and accessories
- Can view the food cooking under the grill on the top shelf
- One shelf is recessed for high baking dishes
- Can view control functions from a standing position
- Rotisserie included
- Grill element drops down for easy cleaning of oven ceiling
- Very comprehensive instructions with a cooking guide
- Very good layout of burners
- Wok trivet is provided
- Burner surround is moulded and easy to clean
- All burners have a raised edge so liquid spills are less likely to run into workings
- Cast iron trivets have a fairly smooth finish making them easier to clean

Bad points

- Only OK for ease of cleaning oven
- Grill element has no shield to prevent accidental burning
- No bottom-only element, rapid heating, half grill or pizza mode
- Poor coverage of catalytic liners
- Need to install the catalytic liners and the shelf supports
- Cast iron trivets are very heavy
- Labelling is bonded and may scratch off or fade
- Restricted access to some burners when in use due to proximity to others
- Small internal useable space

79%
Westinghouse WFE914SA

Good points

- Excellent visibility through door
- Two-fan cooking
- Oven door and glass panel can be removed for easy cleaning
- Fingerprint-resistant stainless steel
- Storage compartment for trays and accessories
- Can view the food cooking under the grill on the top shelf
- Heat-resistant door glass
- Grill tray is divided into two for easy lifting and cleaning
- Grill element drops down for easy cleaning of oven ceiling
- Grill element has a shield to prevent accidental burning
- Comprehensive instructions with a cooking guide
- Very good layout of burners
- Wok trivet is provided
- Burner surround is moulded and easy to clean
- All burners have a raised edge so liquid spills are less likely to run into workings
- Large internal useable space

Bad points

- Only OK for ease of cleaning oven
- Small preheat indicator light
- No fan assist, pizza mode or warm mode
- Cast iron trivets have a fairly rough finish, making them harder to wipe clean
- Labelling is bonded and may scratch off or fade
- Restricted access to some burners when in use due to their proximity to others

How we test

Fiona Mair, home economist from CHOICE's test kitchen, uses a range of recipes to test the ability of the ovens to perform over a range of temperatures, times and functions.

Cooktop Fiona assesses how well the cooktops can cook a white sauce on low heat setting, their control responsiveness and turn down ability by cooking rice using the absorption method, and their high heat setting with a vegetable and beef stir fry.

Oven

- **Multi-shelf cooking** Scones are baked on two shelves to test how evenly the ovens cook at a high temperature over a short time.
- **Low temperature** Meringues are baked to assess cooking ability at a low temperature for a long period.
- **Roasting** Fiona roasts a whole chicken to assess baking a non-uniform food at a moderate-to-high temperature over a long period, while retaining moisture and crisping the skin.
- **Base cooking** Fiona cooks a freshly prepared pizza at a very high temperature for a short time to assess the ability to crisp and brown the base and evenly cook toppings.
- **Grill** Fiona toasts bread to assess the speed, evenness and heating area of each grill over a short time.

Ease of use

Each **oven** is assessed by comparing the ease of use of the controls, their location, clarity of the labels, using and cleaning the grill and the oven.

For the **cooktop**, Fiona assesses the stability of the trivets, layout of burners, whether the pots fit comfortably and the stability of pan support, and the controls and labels. She assesses ease of cleaning all interior and exterior surfaces, including shelves, trivets and burners, and whether there are appropriate spill-catchment areas on the hob.

GOOD TO KNOW

As with any oven or cooktop, all freestanding ovens require professional installation because they have to be wired and plumbed in, which will add to your overall costs. You'll need an additional 15-amp circuit installed, if you don't already have one.

IMAGES: SHUTTERSTOCK

About the rest

The **Bosch HSB738356A** has good visibility through the door, and its door and floor can be removed for cleaning. It has excellent catalytic liner coverage, a rotisserie, very good burner layout, and easy to clean smooth cast-iron trivets. But it has no shield in front of the grill element, its instructions are basic, and it's difficult to view food cooking under the grill on the top shelf.

The **Smeg C9GMXA** is available in different finishes. It has a two-fan cooking system, and a rotisserie. The oven floor and door can be removed for cleaning, and it has moulded shelf supports and smooth cast-iron trivets. It comes with good instructions and a cooking guide, and has a very good burner layout. But its controls are small with no temperature grading, there's no shield in front of the grill element, and it's difficult to view food cooking under the grill on the top shelf.

The **Omega OF901XZ** is similar to the Smeg in many aspects, including appearance and the details listed above, but doesn't have a storage compartment, and its controls are a bit better.

The **DeLonghi DEF905GW**'s oven floor, door and inner glass panel can be removed for cleaning, and it comes with comprehensive instructions and a recipe booklet. It has a recessed shelf for higher dishes, and a separate grill and tray. Its burner layout is very good but doesn't have a flame failure device, has minimal functions, and is only OK for visibility through the door.

The **Beko GE 15320DX** has very good visibility through door, reasonable catalytic liner coverage and a child lock on the controls. Its door and inner glass can be removed for cleaning, it comes with good instructions and a cooking guide, and its burner surround is easy to clean. But there's no shield in front of the grill, it has minimal functions, no grill rack, no means of preventing the grill/baking tray from being pulled right out and the controls are hard to grip. The rough cast-iron trivets are hard to clean.

What to look for

The oven legs

- Adjustable legs to match the height of your benchtop and for levelling.

Gas cooktop

- Continuous **trivet** design allows pans to be moved around the burners without being lifted.
- A good burner **layout** – simmer and wok burners should be at the front so you don't have to lean over other burners to stir a sauce or stir-fry. Medium-sized burners are best positioned at the back.
- **Controls** that are a good size, ideally with a crossbar (so they're easy to grip), and a clear pointer. Controls shouldn't be positioned too close to the trivets or the burners.
- **Labels** that are etched (as opposed to bonded) on stainless steel surfaces so they don't come off over time or after cleaning. Bonded labels sit on the surface – you can feel the difference with your fingertips.
- **Burners** Gas burners are rated in megajoules per hour (MJ/h), the amount of energy each uses on its maximum setting. Cooktops should have a good range of heat ratings, from low (about 3.5-5MJ/h) to high (up to 10MJ/h or 11MJ/h). Wok burners should be about 12-15MJ/h. Burner sizes vary from about 4-7cm in diameter.
- Burners with minimal parts are easier to clean than ones with many pieces.
- Burner caps that overhang the flame ring are also easier to keep clean as they protect the ring from spills and food being burnt on them.
- Having flame failure devices on all burners is an important safety feature. We aimed to test only models with this feature, but to our disappointment the Australian version of the DeLonghi didn't have it. The New Zealand version, identified by "1" at the end of it's model number code, does. We think flame failure devices should come standard on all gas cooktops.

Door

- An oven door that's easy to open, and stays open in any position (without falling fully open or slamming shut).
- A large enough window for a clear view inside – including the top shelf.

		PERFORMANCE					FEATURES AND FUNCTIONS													
	Price ($)	Overall score (%)	Oven performance (%)	Cooktop performance (%)	Oven ease of use (%)	Cooktop ease of use (%)	Pyrolytic function	Catalytic liners	Telescopic runners	Smokeless grill tray	Storage compartment	Clock	Timer	Fan grill	Grill	Pizza mode, bottom + fan or bottom plus fan forced	Fan assist	Top and bottom	Fan forced
Fisher & Paykel OR90SDBGFX3 (A)	3699	79	89	86	71	70		✓	✓		✓	✓	✓	✓	✓		✓	✓	✓
Westinghouse WFE914SA	2299	79	89	81	75	72					✓	✓	✓	✓	✓			✓	✓
Bosch HSB738356A	3149	77	87	84	66	70		✓	✓		✓	✓	✓	✓	✓		✓	✓	✓
Omega OF901XZ	2199	75	81	83	65	70						✓	✓	✓	✓		✓(C)	✓	✓
Smeg C9GMXA (B)	4090	75	89	84	61	67					✓	✓	✓	✓	✓	✓		✓	✓
DeLonghi DEF905GW	2299	73	77	85	59	70					✓	✓	✓	✓	✓		✓	✓	
Beko GE 15320 DX	2099	72	78	85	56	68		✓	✓		✓	✓	✓	✓				✓	✓

USING THE TABLE Scores The overall score is made up of oven performance, cooktop performance, oven ease of use, and cooktop ease of use, all equally weighted, that is 25% each. For details on what makes up For more details see Internal space under What to look for, above. **Running costs** Based on using the oven at 170°C for one hour, three times per week for 10 years at 28c/kWh. Where available, the fan-forced function black and white enamel. **(C)** With bottom element on only – not top. **(D)** Height excludes 63mm high splashback.

IMAGES: SHUTTERSTOCK

- Inner glass panel and/or door that can be removed for cleaning.

Oven

- **Internal space** Take your largest baking dish with you to the store, rather than go by the stated capacity. Manufacturers measure useable capacity differently, so they can't be compared across brands. We measure from the deepest shelf or tray in its lowest shelf position to the grill element, side-wall to side-wall (at the narrowest point to fit the widest possible tray), and the rear wall to the door. Using the oven floor is not recommended in any of these ovens.
- **Catalytic liners** work by absorbing fat splatters. Look for ones with maximum coverage.
- **Shelves** should have **safety stops** to prevent them from being pulled out accidentally, and shouldn't tilt when pulled out with a load.
- A good range of **shelf positions** and three or more shelves/trays.
- **Telescopic shelf runners** help to keep the shelf stable, and make it smoother to slide shelves in and out.
- **Moulded runners** rather than metal pull-out ones are easier to clean.
- Stainless steel exterior that is **fingerprint-resistant**. This will save valuable time when it comes to cleaning. Coloured enamel finishes are becoming more popular and are likely to be easier to keep clean.
- A bright **interior light** – check the bulb is easy to replace.
- Storage under the oven for large trays and racks.

Grill

- The grill tray should slide in and out easily and let you place food at the back. Look for a **safety stop** so it doesn't pull right out.
- Two smaller grill trays are easier to handle than one larger tray. Only the Westinghouse has this feature.
- A **smokeless grill tray** traps fat and grease below it, rather than under a wire rack (useful as splattering and smoking fat can be messy). None in this test have one.
- The grill element should be set high into the ceiling or have a shield so you don't touch it. It should drop down for cleaning the oven ceiling. ■

SPECIFICATIONS

Number and type of burners	Claimed burner rating (MJ/h)	Flame failure device - gas cuts out	Claimed external dimensions (mm, H x W x D)	Internal usable dimensions (mm, H x W x D)	Measured internal space (L)	Oven running costs ($, 3h/week over 10 years)	Contact
6- 1 simmer plus large, 2 x medium, 2 x wok	simmer - 3.6 medium - 6.5 x 2 dual - 16.20 / 2.4 triple ring wok - 11.88	✓	(897-910) x 897 x 600	290 x 642 x 405	75	408	fisherandpaykel.com.au
5 - simmer, 2 x medium, large and wok	simmer - 5.1 medium - 9.0 x 2 large - 12.1 wok burner -14.4	✓	(910-930) x 895 x 600	332 x 787 x 436	114	492	westinghouse.com.au
6 - 2 x simmer, 2 x medium, 1 x large, 1 x wok	Simmer - 4 x 2 medium - 7 x 2 large - 12 wok burner -14.0	✓	(845-880) x 898 x 600	295 x 775 x 437	100	709	bosch.com.au
5 - simmer, 2 x medium, large and wok	simmer - 3.9 medium - 6.3 large - 10 wok - 15	✓	(870-940) x 898 x 600	302 x 766 x 437	101	570	omegaappliances.com.au
6 - 2 x simmer, 2 x medium, large and wok	simmer - 5.3 x 2 medium - 6.6 x 2 large - 9 wok - 15.8 fish burner - 6.6	✓	(812-912) x 898 x 600 (D)	308 x 770 x 438	104	581	smeg.com.au
5 - simmer, 2 x medium, large and wok	simmer - 3.6 medium - 6.3 large - 10.3 wok burner - 12.7		(900-925) x 900 x 600	292 x 777 x 428	97	662	delonghi.com/en-au
5 - simmer, 2 x medium, large and wok	simmer - 4.1 medium - 7.8 large - 11.7 wok burner -14.5	✓	(865-920) x 900 x 655	307 x 748 x 425	98	588	beko.com.au

each score, see How we test on page 43. **Measured internal space** is calculated from measurements of the deepest tray or shelf in the lowest position to the grill element, side-wall to side-wall, and the rear wall to the door. is used; if not, the fan-assist is used. **Price** Recommended retail, as of August 2014. **(A)** Similar model is the F&P OR90SDBGFPX1, with a pyrolytic cleaning feature, $4499. **(B)** Stainless steel version tested; also available in

TAKE ONE TABLET AS NEEDED

The size of your (detergent) package matters, finds **Matthew Steen**

It's a fact, more than half of us have a dishwasher in our homes – and while the magic box that does the washing takes care of most of the hard work, what you put in it matters too.

Costly cleaning

The dishwashing detergent you choose will contribute a significant portion of the running costs over the life of your dishwasher. Buying larger packs will reduce the cost per wash. You can still buy in bulk even if you only run your dishwasher occasionally – most detergents have a recommended shelf life of two years.

The big question: tablet or powder?

There are two main types of dishwasher detergents – tablets and powders. There are also gels, which look more like a liquid detergent, however they're quite new to the market.

Take a tablet

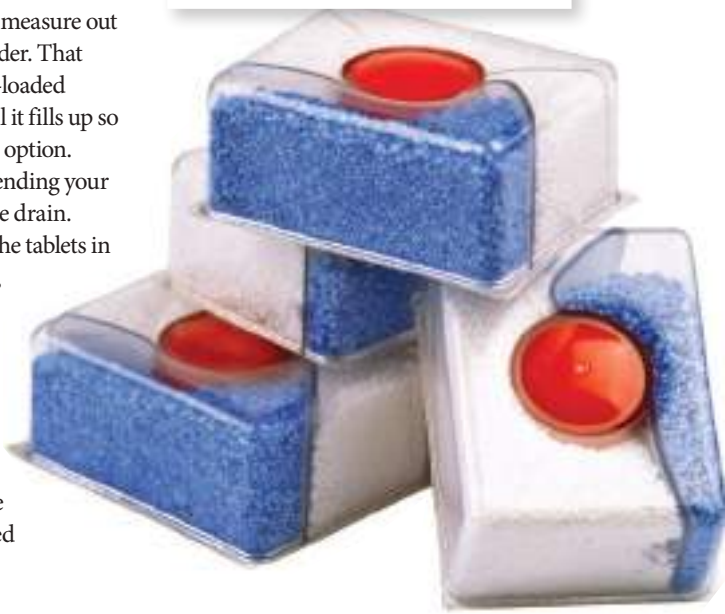
Tablet forms of detergent are by far the most popular, making up over two-thirds of dishwasher detergent sales. They're convenient (especially with dissolvable wrappers), and they generally perform better than powders. But they tend to be more expensive per wash than most powders – especially if you buy them in a smaller packet. Happily, some good-performing tablets are getting to be as cheap as the more expensive powders, and they still work better than many powders we've tested. The downside of tablets is of course that you're not able to measure out a dose like you can with powder. That means that if you have a half-loaded dishwasher, you're waiting till it fills up so that a tablet becomes a viable option. Otherwise, you're basically sending your hard-earned dollars down the drain. We've tried cutting some of the tablets in half, by the way – it's a messy, impractical process.

Powder power

Most packs state a recommended dosage regardless of the dishwasher, while some have a recommended dosage based

Nutshell

- Over 40 dishwasher detergents tested, including tablets, powders and gels.
- Five reach the hallowed heights of the CHOICE recommended list.



on the dishwasher you use, so the amount you're using can vary per wash. Generally, the manufacturer's recommendations will specify a larger dose, which will in most cases give a better result. But bear in mind that the less you use, the more washes you'll get out of your pack.

What about cleaners, rinse aids and fresheners?

Cleaners

While you may think your dishwasher is clean – after all, it spends all its time cleaning! – grease and limescale tend to build up in hard-to-see parts like the filters, spray arms, pipes, water pump and drains. Using a dishwasher cleaner every now and then will help to keep all these important parts clean.

Rinse aid

Rinse aid works in the rinse cycle to thoroughly clear away detergent and food residues. It helps to avoid glazes on crockery being stripped away and glassware looking cloudier and scratched, which happens over time due to the high pH level in detergents – basically, keeping your glassware and crockery shiny.

Fresheners

When you load your dirty dishes into the dishwasher, a smell builds up inside between washes, to the point where you start getting a nasty whiff when you open and close the door. The freshener helps to combat that and spruce up the smell of the interior. (After you juice a lemon, try popping one of the squeezed-out halves in the cutlery basket before running the dishwasher – many people swear by this instead of buying freshening products.)

Playing it safe

Dishwashing detergent is alkaline and can be extremely dangerous if swallowed, causing a corrosive reaction in the mouth and throat. Tablets and gels sometimes look and smell like lollies, and can grab the attention of kids, so it's extremely important to keep them well out of reach of little hands. Don't rely on supposedly child-resistant caps or packaging.

Making a claim

Claims abound on many products. Here are the ones we noticed on the packaging for dishwasher detergents:

Phosphate-free This is usually just listed as a claim, without the minimum phosphate percentage that normally accompanies laundry detergents. Phosphates tend to be added so they can help with a number of factors such as limiting that film of white you might get on your glasses, controlling water hardness and helping to remove food particles. Unfortunately, they also help algae grow in waterways which impacts on us in numerous ways.

Cruelty-free This refers to the practice of testing on animals and relates only to this product, not the long history of how ingredients have come to be considered safe for humans. Some products claim to be accredited in some way where others just claim: "No animal testing". See our article on cruelty-free claims in *CHOICE*, May 13.

Grey water/septic tank safe Few make this claim, and generally also accompany it with a claimed sodium percentage.

How we test

Overall score Our testers measure out the manufacturer's recommended detergent dose, and use it to wash specially stained plates. We do four test runs in the dishwasher and average the results for each stain.

Stains used include egg yolk, rice starch, baked-on cheese, red wine, coffee and minced meat.

Using a spectrophotometer, which measures how much light reflects off the stained plates, we measure how much dirt is removed. These readings are more accurate than the human eye – differences of about five per cent are noticeable.

IMAGE: SHUTTERSTOCK *SOURCE: ABS

WHAT TO BUY

Our recommended detergents for dishwashers score at least 70% overall. Prices listed are **cost per wash**. We've reweighted our scores from last year's test so results are not comparable.

75%
Earth Choice All in 1 dish tablets

75%
Woolworths Select Extreme Powerful Dishwasher Tablets

WHAT TO BUY (cont'd)

72%
Finish Powerball Quantum PowerGel PowerBall Apple Lime Blast tablets

72%
Finish Powerball Quantum PowerGel tablets

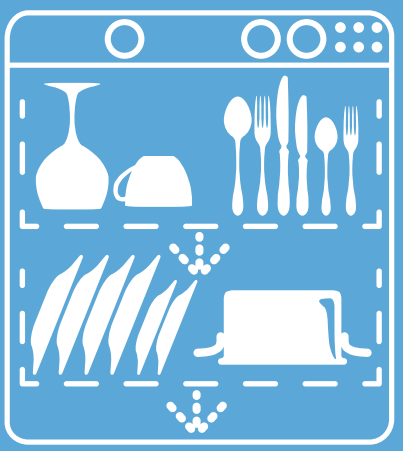
70%
Aldi Logix Platinum Auto Dishwasher tablets

USING THE TABLE Scores Overall score is made up of equally weighted removal scores for the stains: egg yolk, rice starch, baked on cheese, red wine and coffee and minced meat. **Washes per pack** Calculated on the number of washes using the recommended dose for a normal wash. **Price** This is the average price we found for the pack size listed, but the only price that matters is what you pay and the specials available on the day. **TABLE NOTES na** Not applicable. Most products come in different pack sizes and / or fragrances. These factors don't affect performance.

	COSTS		
	Washes per pack	Price paid per pack ($)	Cost per wash ($)
Earth Choice All in 1 Dish Tablets	42	14.25	0.34
Woolworths Select Extreme Powerful Dishwasher Tablets	40	16.99	0.42
Finish Powerball Quantum PowerGel PowerBall Apple Lime Blast Tablets	40	21.00	0.53
Finish Powerball Quantum PowerGel Tablets	20	15.49	0.77
Aldi Logix Platinum Automatic Dishwasher Tablets	40	7.99	0.20
Finish Powerball Quantum PowerGel with Baking Soda Dishwasher Tablets	40	24.50	0.61
Finish Powerball Quantum PowerGel Lemon Sparkle Dishwasher Tablets	40	24.50	0.61
Eco Store Auto Dishwash Tablets	30	14.99	0.50
Fairy All in One Platinum Lemon Dishwasher Tablets	20	12.25	0.61
Coles Ultra Max in One Dishwasher Tablets	26	10.49	0.40
Aldi Logix Platinum Lemon Fragrance Complete Dishwasher Tablets	40	7.99	0.20
Finish Advanced Lemon Sparkle Concentrate Gel	26	10.70	0.41
Coles Ultra Action Dishwasher tablets	30	9.99	0.33
Finish Powerball Quantum Power and Pure Dishwasher Tab with Active Oxygen	18	15.49	0.86
Aldi Logix Lemon Fragranced Dishwasher Powder	29	3.99	0.14
Herbon Dishwashing Machine Powder	29	12.72	0.45
Morning Fresh Super Concentrate Citrus Zest Dishwasher Gel	28	7.40	0.26
Ecover Dishwasher Powder	39	14.38	0.37
Finish Max in 1 Power and Pure Dishwash Tab with Active Oxygen	44	21.00	0.48
Finish Powerball All in 1 Lemon Dishwasher Tablets	56	24.50	0.44
Woolworths Select All in 1 Dishwasher Tablets	42	11.99	0.29
Coles Smart Buy Dishwasher Powder	29	1.99	0.07
Aldi Logix Original 5 in 1 Lemon Fragrance Dishwasher Tablets	30	4.99	0.17
Earth Choice Lemon Fresh Ultra Concentrate Dishwasher Powder	29	9.99	0.35
Finish Powerball Max in 1 Dishwasher Tablet	48	24.50	0.51
Woolworths Select 5 in 1 Dishwasher Tablets	60	13.99	0.23
Earthwise Dishwasher Powder	50	13.02	0.26
Morning Fresh 2X Super Concentrate Lemon Dishwasher Powder	50	9.00	0.18
Earthwise Dishwasher Tablets Lemon	30	10.00	0.33
Coles Ultra Action 2x Concentrate Dishwasher Powder	50	7.99	0.16
Eco Store Lemon Dishwash Powder	67	6.99	0.10
Finish 2X Powder Concentrate Bottle Lemon Dishwasher Powder	50	14.65	0.29
Finish 2X Powder Concentrate Bottle Regular Dishwasher Powder	50	13.77	0.28
Woolworths Home Brand 3 in 1 Dishwasher Tablets	30	4.99	0.17
Earthwise Dishwasher Tablets Baking Soda	30	10.00	0.33
Woolworths Select Dishwasher Powder	50	7.99	0.16
Kwit 2X Concentrate Lemon Double Action Dishwasher Powder	50	11.00	0.22
Coles Smart Buy 3 in 1 Dishwasher Tablets	30	4.99	0.17
Ecover Dishwasher Tablets	25	14.95	0.60
Woolworths Home Brand Dishwasher Powder	29	1.99	0.07
Earthwise Dishwasher Gel Concentrate Lemon and Lime	26	19.79	0.76

PERFORMANCE								FEATURES							
Overall	Egg yolk removal (%)	Rice starch removal (%)	Baked-on cheese removal (%)	Red wine removal (%)	Coffee removal (%)	Minced meat removal (%)	pH level	Tablet / powder / gel	Dissolvable wrapper	Phosphate-free claim	Rinse aid included claim	Cruelty-free claim	Size of pack tested	Origin	Contact
75	89	65	83	71	60	83	10.0	Tablet	✓	✓		✓	42 tabs	Australia	naturesorganics.com.au
75	82	76	85	65	62	81	10.6	Tablet	✓		✓		40 tabs	China	woolworths.com.au
72	66	72	81	70	64	79	10.0	Tablet	✓		✓		40 tabs	Poland	finishinfo.com.au
72	67	64	79	72	68	81	10.1	Tablet	✓		✓		20 tabs	Poland	finishinfo.com.au
70	63	63	72	71	66	82	10.6	Tablet	✓		✓		40 tabs	UK	aldi.com.au
68	48	71	77	68	64	77	10.2	Tablet	✓		✓		40 tabs	Poland	finishinfo.com.au
67	55	67	70	66	64	77	10.2	Tablet	✓		✓		40 tabs	Poland	finishinfo.com.au
63	50	63	53	75	66	68	10.3	Tablet	✓	✓	✓	✓	30 tabs	New Zealand	ecostore.com.au
63	56	57	71	54	56	83	10.4	Tablet	✓		✓		20 tabs	EU	fairydish.com.au
63	48	57	61	69	65	77	10.7	Tablet	✓				26 tabs	Germany	coles.com.au
62	46	45	59	77	68	75	10.7	Tablet			✓		40 tabs	UK	aldi.com.au
62	56	84	86	24	39	82	7.6	Gel	na				650mL	Poland	finishinfo.com.au
59	39	47	65	70	63	72	10.3	Tablet			✓		30 tabs	Germany	coles.com.au
59	57	14	67	71	66	78	10.1	Tablet	✓		✓		18 tabs	Poland	finishinfo.com.au
58	34	54	49	78	69	62	11.0	Powder	na				1kg	Australia	aldi.com.au
58	26	68	48	79	68	59	10.8	Powder	na			✓	1kg	Australia	herbon.com.au
58	65	80	53	22	42	84	8.3	Gel	na	✓	✓		700mL	Australia	morningfresh.com.au
56	34	57	50	70	63	61	10.1	Powder	na	✓		✓	1.36kg	ns	au.ecover.com
56	49	39	50	64	61	71	10.5	Tablet	✓		✓		44 tabs	Poland	finishinfo.com.au
55	45	35	51	64	61	71	10.6	Tablet			✓		56 tabs	Germany	finishinfo.com.au
55	47	19	59	66	64	75	10.7	Tablet	✓		✓		42 tabs	UK	woolworths.com.au
54	30	33	48	79	71	60	11.0	Powder	na				1kg	Australia	coles.com.au
53	43	20	51	69	67	68	10.7	Tablet			✓		30 tabs	UK	aldi.com.au
53	40	13	54	81	68	60	11.1	Powder	na	✓		✓	1kg	Australia	naturesorganics.com.au
53	43	20	54	68	61	72	10.5	Tablet	✓		✓		48 tabs	Poland	finishinfo.com.au
52	30	35	53	66	65	65	10.6	Tablet			✓		60 tabs	UK	woolworths.com.au
51	38	20	47	74	65	60	10.7	Powder	na	✓		✓	1kg	New Zealand	earthwise.co.nz
51	37	21	49	71	64	61	11.1	Powder	na	✓	✓		1kg	China	morningfresh.com.au
50	37	13	48	77	67	59	10.9	Tablet	✓	✓		✓	30 tabs	New Zealand	earthwise.co.nz
48	26	23	41	71	66	59	11.0	Powder	na				1kg	Australia	coles.com.au
48	44	21	38	63	60	64	10.5	Powder	na	✓		✓	1kg	New Zealand	ecostore.com.au
47	29	15	42	70	67	61	11.2	Powder	na				1kg	Korea	finishinfo.com.au
47	28	14	41	74	68	55	11.2	Powder	na				1kg	Korea	finishinfo.com.au
47	27	13	45	70	65	60	10.7	Tablet			✓		30 tabs	UK	woolworths.com.au
46	41	13	38	60	61	60	10.8	Tablet	✓	✓		✓	30 tabs	New Zealand	earthwise.co.nz
45	25	24	40	67	62	53	11.1	Powder	na		✓		1kg	Australia	woolworths.com.au
44	23	14	39	70	64	51	11.2	Powder	na				1kg	Korea	rbanzinfo.com.au
44	25	12	39	65	65	57	10.9	Tablet					30 tabs	UK	coles.com.au
41	23	23	26	68	60	45	10.5	Tablet		✓		✓	25 tabs	ns	au.ecover.com
41	20	12	39	68	61	48	9.9	Powder	na				1kg	China	woolworths.com.au
16	7	12	17	18	22	22	10.4	Gel	na	✓	✓	✓	520mL	New Zealand	earthwise.co.nz

Top tips for loading your dishwasher



- **Heavy items in the bottom basket.** This includes pots, pans and large crockery items like dinner plates and platters. If your dishwasher has removable tines or plate racks, remove or fold them to fit in pots or pans.
- **Lighter items in the middle or top basket.** This includes cups, glasses, small plates and bowls. Cups, glasses, pots, bowls or mugs with deep recesses need to be loaded on an angle so water can drain out, rather than accumulate.
- **Place items with the dirty part facing inward** toward the centre of the dishwasher, as this will get more of the spray arm action.
- **Make sure you don't block the spray arms** with tall items, and don't place items over one another, stopping the water from the spray arms reaching the dirt.
- **Adjust your tines and plate racks** to make sure each item doesn't touch other items. Contact points between items mean places for water, detergent and dirt to gather.

A loaded issue

Battling it out over the dishes? **Matthew Steen** gives his top tips on how to load your dishwasher, in the interests of harmony in the home

There's always one in every family. That person – you know the one. They seem to just throw the plates in higgledy-piggledy, have no care for where anything goes and just expect it all to magically work.

Then there's the other kind of person; the one who takes care to make sure no plate touches any other. They keep all the baskets in perfect order, even using the nesting grids that separate the cutlery.

There's no peace between these two, and often they're married to each other! We can't help out with mediation, but we can give you tips on how to load your dishwasher properly.

Cleaning the cutlery

How to load cutlery depends on the type of cutlery basket you've got. There are two out there – a basket and a tray model.

Basket case

The cutlery basket sits in the bottom and tends to be separated into different sections with an anti-nesting grid, so you can make sure cutlery pieces don't touch each other. These can generally come out so you can throw all the cutlery in together in a hurry – it'll make cleaning them more challenging though. If you put the knives and forks downward, you're less likely to stab yourself when taking them back out.

Tray all the way

The tray is usually the top basket of a dishwasher that slides out – and each bit of the tray has notches where the knives, forks and spoons get placed. If you're the kind of person who spreads the cutlery out over the tray and hopes for the best, you probably won't get as good a result as a more orderly person who places them.

See also our Top tips, above.

The need for speed

A semi-professional model has a fast wash, with some sacrifices to performance, finds **Matthew Steen**

The Smeg DWAUP364X dishwasher claims to sprint through a cycle in just 16 minutes on its Ultra Rapid program. We bought one of these 'semi-professional' machines in order to test out this impressive claim.

It didn't come with a power plug, so we fitted a 10amp plug and did a test run on the fast wash. With the 10A connection, we found it took 48 minutes to complete a cycle. That's fast, but nowhere near the 16-minute mark.

Most people only have 10A connections in their home, so you won't get that claimed super-fast 16-minute run unless you have a more powerful connection.

You'll need to let your electrician know that you want this when they fit the plug and get them to wire up your kitchen for a 32A connection – but this will be an added cost to an already expensive dishwasher.

Even a run of 48 minutes comes with some sacrifices to performance. On Ultra Rapid, the Smeg scored just 57% overall due to a poor drying performance and an only OK wash score. But we know people tend to use a 'normal' wash the most, so we've listed the Smeg's results for this program in the table, page 52, rather than the fast wash.

Nutshell

- Five new dishwashers tested, including a semi-professional model that claims to sprint through a wash.
- No new models are recommended.

WHAT TO BUY

We recommend dishwashers with scores of at least 75% overall, 70% for wash performance and 80% for drying. Smeg and Westinghouse don't have as high a reliability rating as Asko, Bosch and Miele.

PREVIOUSLY RECOMMENDED

STANDARD

79% Smeg DWA315W (Jun 14)	$1590
78% Asko D5894 (Jun 14)	$2599
78% Westinghouse WSU6603XR (Aug 13)	$1219
77% Miele G5715 SCU XXL CS (Aug 13)	$2599
75% Bosch SMS69T28AU (Mar 14)	$2379

IMAGE: THINKSTOCK

Log on to **choice.com.au/dishwashers** for information on how we test

	COSTS		PERFORMANCE							BRAND			FEATURES						
	Price ($)*	Running cost ($/10 years)	Overall score (%)	Washing performance score (%)	Drying performance score (%)	Energy efficiency score (%)	Energy used (kWh)	Water used (L)	Noise (dB)	Brand reliability (%)	Brand loyalty (%)	Cycle time (min)	Auto program / dirt sensor	Easy-to-lift, height-adjustable top basket	Fold-down / removable plate racks	Anti-flood device	Half-load option	Eco wash	Fast wash
STANDARD SIZE																			
Smeg DWA315W	1590	1143	79	77	90	69	1.09	15	44	76	72	167	✓	✓/✓	✓/–	✓	✓	✓	✓
Asko D5894	2599	1057	78	75	88	73	1.00	13	48	86	93	140		✓/✓	✓/–	✓	✓	✓	✓
Westinghouse WSU6603XR	1219	1595	78	81	80	51	1.54	19	43	82	86	144	✓	✓/✓	✓/–	✓		✓	✓
Miele G5715 SCU XXL CS	2599	1221	77	74	88	65	1.19	13	46	89	94	140	✓	✓/✓	✓/–	✓		✓	✓
Dishlex DX301SK	1109	1552	76	80	76	53	1.48	20	51	81	83	112	✓	✓/✓	✓/–			✓	✓
Smeg DWA214W	1190	864	76	76	75	80	0.82	12	51	76	72	149		✓/✓	✓/–	✓	✓	✓	
Westinghouse WSF6605WR	949	1528	76	80	76	52	1.50	14	46	82	86	138	✓	✓/✓	✓/–	✓		✓	✓
Bosch SMS63M18AU	1399	1111	75	77	74	69	1.08	12	41	89	93	133	✓	✓/✓	✓/–	✓	✓	✓	✓
Bosch SMS69T28AU	2379	988	75	71	87	75	0.95	12	42	89	93	121	✓	✓/✓	✓/–	✓		✓	✓
DeLonghi DEDW645S	799	1188	75	77	71	67	1.14	13	44	na	na	158	✓	✓/✓	✓/–	✓	✓		✓
Whirlpool ADP5000WH	649	865	75	85	48	81	0.8	13	52	69	61	132		✓/✓	✓/–	✓			✓
AEG F77000WOP	1099	1628	74	73	87	50	1.57	19	42	86	90	155	✓	✓/✓	✓/–	✓		✓	✓
Bosch SMS68M12AU	1299	1099	74	74	76	70	1.07	11	43	89	93	127	✓	✓/✓	✓/–	✓	✓	✓	✓
Miele G4420 Sci	1699	1391	74	73	84	58	1.36	14	40	89	94	136	✓	✓/✓	–/–	✓		✓	✓
Miele G5935 SCi XXL	3799	1180	74	72	81	67	1.14	13	48	89	94	129	✓	✓/✓	✓/✓	✓			✓
Bosch SMU68M15AU	1499	1123	73	74	73	69	1.09	12	41	89	93	134	✓	✓/✓	✓/–	✓	✓	✓	✓
Dishlex DX103WK	739	1627	73	76	75	51	1.54	23	48	81	83	112		–/✓	–/–			✓	✓
Miele G4220	1199	1479	73	73	82	55	1.43	17	42	89	94	133	✓	✓/✓	–/–	✓		✓	✓
Siemens SN46M582AU	1599	1180	73	72	77	69	1.08	12	45	na	na	129	✓	✓/✓	✓/–	✓		✓	✓
• **Smeg** DWAUP364X	3490	1096	73	77	63	71	1.05	14	47	76	72	145	✓	✓/✓	✓/–	✓	✓	✓	✓
Asko D5424WH	999	1028	72	76	62	74	0.97	14	55	86	93	105		–/–	–/–			✓	✓
LG LD-1485T4	1792	1233	72	73	73	65	1.18	16	42	76	84	186	✓	✓/✓	✓/–	✓	✓	✓	✓
Bosch SMS69T12AU	1749	1073	71	72	68	71	1.03	12	47	89	93	126	✓	✓/✓	✓/–	✓	✓	✓	✓
Bosch SMU65M25AU	1729	1012	71	71	71	74	0.98	11	48	89	93	135	✓	✓/✓	✓/–	✓	✓	✓	✓
Euromaid DW24S	699	843	71	77	51	82	0.78	15	52	na	na	124		–/✓	✓/–			✓	✓
Miele G5500 SCU	2199	1377	71	70	80	59	1.34	14	49	89	94	137	✓	✓/✓	✓/–	✓		✓	✓
Fisher & Paykel DW60CCW1	849	1471	70	72	71	57	1.38	19	51	72	83	130	✓	✓/✓	✓/–			✓	✓
Asko D5532	1499	927	68	69	60	79	0.85	14	53	86	93	129		–/–	–/–			✓	✓
Everdure DWF146WE	398	928	68	72	52	78	0.87	14	52	na	na	128		–/✓	✓/–	✓			✓
LG LD-1482W4	1199	1226	68	69	68	66	1.17	16	42	76	84	189	✓	✓/✓	✓/–	✓	✓	✓	✓
Asko D5434	1299	708	67	73	43	87	0.64	14	44	86	93	102		–/–	✓/–			✓	✓
• **Baumatic** BDW1660	919	734	67	76	37	86	0.68	12	49	na	na	166		–/✓	✓/–	✓			✓
• **Westinghouse** WSF6606W	949	966	62	71	34	76	0.92	13	49	82	86	123		✓/✓	✓/–	✓	✓	✓	✓
• **Bosch** SMS63L08 AU	1189	1044	56	48	69	72	1.01	12	46	89	93	124	✓	✓/✓	✓/–	✓	✓	✓	✓
• **Bosch** SMU50E65AU	849	717	48	47	36	87	0.65	13	48	89	93	133		–/✓	✓/–	✓	✓		✓
COMPACT / SLIMLINE																			
Bosch SPU63M05AU	1199	906	72	75	72	57	0.86	11	47	89	93	121	✓	✓/✓	✓/–	✓	✓	✓	✓
Fisher & Paykel DD60DCW7	1579	1309	71	70	81	56	1.24	16	49	72	83	125		na	✓/✓		na	✓	✓
Fisher & Paykel DD60SCW7	900	679	69	68	78	54	0.66	8	48	72	83	125		na	✓/✓		na	✓	✓
Fisher & Paykel DD60SDFTX7	1210	698	69	69	76	54	0.66	8	49	72	83	124		na	✓/✓		na	✓	✓
Omega DW101WA	549	549	66	64	69	70	0.47	8	45	na	na	108		na	✓/–		na		✓

SPECIFICATIONS

Dimensions (cm, H x W x D)	Water connection	Place settings	Type*	Colour*	Contact
85 x 60 x 60	H or C	15	FW	W	smeg.com.au
86 x 60 x 55	C only	15	SI	SS	asko.com.au
82 x 60 x 58	C only	13	BI	SS	westinghouse.com.au
85 x 60 x 57	H or C	15	BI	SS	miele.com.au
85 x 60 x 61	H or C	12	FW	SS	dishlex.com.au
85 x 60 x 60	H or C	14	FW	W	smeg.com.au
85 x 60 x 62	C only	13	FW	W	westinghouse.com.au
85 x 60 x 60	C only	14	FW	SS	bosch.com.au
84 x 60 x 57	C only	15	FW	SS	bosch.com.au
85 x 60 x 61	C only	14	FW	SS	delonghi.com.au
85 x 60 x 59	H or C	12	FW	W	whirlpool.com.au
85 x 60 x 61	H or C	14	FW	W	aegaustralia.com.au
85 x 60 x 60	C only	15	FW	W	bosch.com.au
81 x 60 x 57	H or C	14	SI	SS	miele.com.au
85 x 60 x 57	H or C	15	SI	SS	miele.com.au
82 x 60 x 57	C only	15	SI	SS	bosch.com.au
85 x 60 x 61	H or C	12	FW	W	dishlex.com.au
85 x 60 x 60	H or C	14	FW	W	miele.com.au
82 x 60 x 57	C only	15	BI	SS	siemens-home.com.au
82 x 60 x 57	C only	15	BI	SS	smeg.com.au
82 x 60 x 55	H or C	14	SI	W	asko.com.au
85 x 60 x 60	H or C	14	FW	SS	lg.com.au
82 x 60 x 57	C only	15	FW	W	bosch.com.au
82 x 60 x 57	C only	14	SI	SS	bosch.com.au
85 x 60 x 60	H or C	14	FW	SS	euromaid.com.au
81 x 60 x 57	H or C	14	BI	W	miele.com.au
85 x 60 x 60	C only	14	FW	W	fp.com.au
82 x 60 x 55	H or C	14	FI	na	asko.com.au
85 x 60 x 60	H or C	14	FW	W	everdure.com
85 x 60 x 60	H or C	14	FW	W	lg.com.au
82 x 60 x 55	H or C	14	BI	W	asko.com.au
82 x 60 x 55	C only	14	FI	NA	baumatic.com.au
85 x 60 x 60	C only	15	FW	W	westinghouse.com.au
85 x 60 x 60	C only	14	FW	SS	bosch.com.au
82 x 60 x 57	C only	14	BI	SS	bosch.com.au
82 x 45 x 57	C only	10	BI	SS	bosch.com.au
82 x 60 x 59	C only	14	BI	W	fp.com.au
41 x 60 x 59	C only	7	BI	W	fp.com.au
41 x 60 x 59	C only	7	BI	SS	fp.com.au
44 x 55 x 50	C only	6	BT	W	omegaappliances.com.au

USING THE TABLE

Scores The overall score is made up of washing performance (65%), drying performance (25%) and energy efficiency (10%). **Noise** is measured 1m away and 1m up from the dishwasher, which is placed within cabinetry. The noise level varies depending on kitchen layout, but our reading gives a comparative measure. A difference of 3dB is noticeable to the human ear. **Features** See What to Look For, right.

Water connection

H or C You can connect the dishwasher to hot or cold water. Connecting to hot water is likely to shorten the cycle time, but you may lose program versatility. You may need a tempering valve to connect to solar hot water, as the inlet temperature generally should not exceed 60°C. **C only** You can only connect the dishwasher to a cold tap.

Type

FW Freestanding, with a worktop (can generally be built in as well).

BI Built-in – might not have top or side panels; must be enclosed and anchored to prevent it from tipping forward when fully loaded and dish racks are pulled out.

SI Semi-integrated – a built-in type, for which you can fit a panel to the door under the control fascia to match the rest of your kitchen cupboard doors.

FI Fully integrated – built in with the whole front matching your kitchen and the controls inside the door.

Running costs This is an estimate of how much the dishwasher will cost over 10 years for water and electricity if you wash a full load every day using a normal or auto-sensing cycle, based on 26c per kWh for electricity and $2 per 1000L water. The largest running cost will be the cost of detergent which can vary significantly, so it's not factored into these calculations.

Price Recommended retail, as of August 2014.

TABLE NOTES

***** Where possible, we've listed the white model code and price. Most models are available in other colours, finishes or types – usually at a higher price. Where the model numbers are different, we've listed them below. The colour given for SI models is for the control panel.

SS Indicates any metallic or metallic-look finish; not all models are actually stainless steel. **na** Not applicable.

Brand reliability and **Brand loyalty**, where we have statistics, are taken straight from our Brand reliability survey, but do not add to the overall score. These scores refer to the brand only, not that particular model. • Newly tested.

WHAT TO LOOK FOR

Will your **dishes fit into the dishwasher** without crowding or hitting the spray arms? Take a few large plates and tall glasses to the store to check both fit at the same time.

Auto program/dirt sensor programs are designed to optimise the amount of energy, water, time and temperature needed. But we've found very few actually work.

Easy-to-lift, height-adjustable top basket Almost all top baskets are height-adjustable, but with an easy-adjust system you can adjust the height without removing the basket. Larger internal tubs mean adjustable baskets may not be required, but these can still improve versatility.

Fold-down/removable plate racks can help when loading pots and awkward items.

An anti-flood hose has an electric cut-off near the water tap connection, meaning it stops leaks in the hose, not just in the machine, for high-level protection.

Half-load option is a program or option that may save water, time, and energy when washing half a load. With some models you can focus the wash to one basket. It's handy for washing a smaller load daily, so the dishwasher doesn't get smelly. Models with auto program/dirt sensor should automatically do this, but models with a tick in this column have a specific program or option label as such.

Eco wash programs mostly save on energy by washing at lower temperatures, and are ideal for use with enzyme-based detergents.

Fast wash or glasses programs are suitable for lightly soiled dishes, or if you rinse first (which we don't believe you need to do).

A **concealed heating element** stops items being damaged if they fall through the basket – particularly plastics – and also means food can't drop onto the element and cause a burning smell.

Controls and labelling The controls should be easy to use and the labelling intuitive and clear. Look for engraved or etched labels on stainless steel so they don't come off when cleaning. Use a microfibre cloth, or warm soapy water on bonded labelling. ■

Hearts racing

Which treadmills and heart rate monitors give you a run for your money, asks **Matthew Steen**

Nutshell

- Heart rate monitors are no longer a simple one-shot product.
- Treadmills at the $2000 mark are surprisingly well-featured.

Treadmills and heart rate monitors tend to go hand in hand, with many treadmills even incorporating heart rate monitors. We took a look at what's on the market to get your heart pumping – and then to measure it afterwards.

Heart rate monitors

Stand-alone heart rate monitors have been going through a transformation lately. The simple chest belt and heart rate monitor watches are becoming rarer, as manufacturers try to combine as many features as possible, perhaps in response to the proliferation of products like fitness bands. What this means for consumers is that there's now a large range of products that incorporate heart rate monitoring.

Heart rate monitor watch only – detects beat through rear of watch

Chest strap only – needs your smartphone to synchronise with the belt

Heart rate monitor watch and chest strap – traditional style

Watch, chest strap and smartphone – uses apps to add features

Thanks!

To GE Healthcare for the loan of the reference GE Healthcare Dinamap V100 monitor. This let us test how accurate the heart rate monitors are.

We've only included the traditional types and stand-alone watches in the table (see page 56). We'll be testing fitness bands in a future issue.

Chest strap only

It makes sense. Many people carry their phones on them all the time, so why have a watch if you can just sync up your phone to your chest strap? The downside, of course, is that you might not particularly want to drag your phone out of your pocket to check your heart rate. We found both the **Extreme Speed HRM-10** and the **TomTom Heart Rate Monitor SZ999** were entirely dependent on the apps you're using through your smartphone. You can access lots of different features, but first you'll have to set them up. You'll also need to check whether your phone is suitable for the connections they need for synchronisation, as we found some needed quite new Bluetooth versions, which are only supplied in newer phones.

Watch, chest strap and smartphone

The **Magellan Echo** was the only heart rate monitor that needed three products just to get a heart rate. The watch and chest strap link through to your smartphone via Bluetooth, and then the watch acts as a heart rate monitor via the chest strap. Otherwise, the watch is simply a clock and stopwatch. It seems like a complicated set-up, but it's useful to be able to just glance at the watch rather than drag out your phone to check your heart rate.

What to look for

The watch **screen** should be easy to read with a large display, good contrast, large numbers and text.

By entering your age (and sometimes other variables), most heart rate monitors can determine a **maximum heart rate**, which helps set boundaries in training.

A **backlight** makes it easier to see the watch screen in low light.

Replaceable batteries, whether for the chest belt or watch, should be simple to remove and replace without the need of a service centre or jeweller.

An easily adjustable **chest belt** will help you make the belt comfortable for your size.

A **countdown** mode makes a good training aid when working out for specific periods of time.

Maximum heart rate lets you set the maximum heart rate in beats per minute (BPM) to hit your target heart rate.

Calorie counters are a useful indicator of how many calories are being consumed in your workout.

Recovery mode shows how quickly you recover from a workout; the quicker your recovery, the fitter you are.

Record lap function gives the ability to record laps and compare the lap times.

The **heart touch function** can indicate your BPM by touching the heart rate monitor to your chest belt.

Vibration alerts instead of, or in addition to, an audible alarm, can be useful.

Exercise, or user profiles let multiple users wear the heart rate monitor, recording the age, gender, height and weight of each for a more accurate reflection of fitness requirements.

HOW WE TEST

Ease of use Our tester, Matthew Tung, assesses each heart rate monitor's instructions, set-up, screen quality, battery replacement and controls.

Performance We use a GE Dinamap vital signs monitor to check resting heart rate against each heart rate monitor's response. All the heart rate monitors tested performed very well.

The body and BPM: what you need to know

Heart rate monitors measure your heart's beats per minute and can be used to indicate its response to exercise.

To get the best out of a heart rate monitor from any kind of exercise, calculate your maximum heart rate to determine the BPM you should be aiming for. For a very rough estimate of your maximum heart rate, try this formula: 220 minus your age. Other, more complex formulas will give you a more accurate reading based on your resting heart rate. As a general guideline, aim for 80 to 85 per cent of your maximum heart rate for a tough workout, or 65 to 75 per cent for a moderate workout. How hard you should workout will depend on your age, health and other unique circumstances. You can also ask your GP for advice.

For those with a medical condition, it's important to regard a heart rate monitor as an exercise device only. Heart rate monitors won't be able to detect when the heart rate is acting abnormally and you shouldn't rely on the heart rate to indicate your health status.

IMAGE: SHUTTERSTOCK

WHAT TO BUY

We recommend heart rate monitors based on an ease of use score of at least 75%

83%
Oregon Scientific Heart Rate Monitor SE122

Good points
- Easy to set up the watch to monitor the heart rate

Bad points
- Battery in the watch is fiddly to replace

83%
Timex Ironman Target Trainer

Good points
- Easy to set up the watch to monitor the heart rate
- Includes hydration and nutrition timer

Bad points
- Manufacturer doesn't recommend that batteries are replaced by the user

77%
Mio Alpha

Good points
- Easy to set up the watch to monitor the heart rate
- Does not require a chest strap, measures from wrist
- Can be connected to app for analysis of workouts

Bad points
- Buttons need firm push to adjust settings/functions

		PERFORMANCE	FEATURES											CONTACT
	Price ($)	Ease of use score (%)	Countdown mode	Clock	Stopwatch	Maximum heart rate	Calorie counter	Recovery mode	Records laps	Alarm	Heart touch function	Vibration alert	Exercise user profiles	Contact
TRADITIONAL CHEST STRAP AND/OR WRIST WATCH														
Oregon Scientific Heart Rate Monitor SE122	70	83		✓	✓		✓			✓	✓			au.oregonscientific.com
Timex Ironman Target Trainer	189	83	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓,1	timex.com.au
Garmin Forerunner 620	549	73		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓,1	garmin.com/en-AU
Garmin Forerunner 220	389	73		✓	✓	✓	✓		✓	✓	✓	✓	✓,1	garmin.com/en-AU
Polar RC3 GPS	409	71		✓		✓	✓		✓	✓	✓		✓,1	polar.com/au-en
Suunto Ambit2 R HR	399	68	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓,1	suunto.com/en-AU
Polar FT60	229	65		✓		✓	✓			✓	✓		✓,1	polar.com/au-en
WATCH ONLY														
Mio Alpha	249	77		✓	✓						✓			mioglobal.com
Adidas Micoach Smart Run	499	73	✓	✓	✓		✓	✓	✓	✓	✓	✓	✓,1	micoach.adidas.com/au/
TomTom Runner Cardio GPS Watch	349	73		✓	✓		✓		✓	✓	✓	✓	✓,1	tomtom.com/en_au/

USING THE TABLE Scores The overall score is the monitor's ease of use (100%), made up of screen quality (30%), watch controls (30%), set-up (30%), ease of replacing batteries (5%), instructions (5%). **Price** RRP in August 2014.

Treadmills

Before you hit the shops

Ask yourself a few key questions before you buy a treadmill to give yourself the best run for your money.

- First and foremost, think about how you will use your treadmill. Will it be for the occasional walk, regular jogging, or for serious running training? Is it just for you, or will the whole family get involved? Try to anticipate how your needs may change as you get fitter, too.
- If it's something you just want to try out, think about renting before you buy. You might find the sheer size of the treadmill cumbersome, or that the commitment just isn't there. Re-selling something on eBay or Gumtree can be a hassle and a loss-making exercise a lot of the time. And you can see people have made the running jump without consideration from the number of used treadmills on either of those sites (around 50% used).
- Hire purchase or renting might be more practical if you have a single goal in mind for a treadmill. If you just want to lose those last few kilos before summer, then it doesn't make sense to have the treadmill all year round.
- If renting or buying are out of your budget, you might consider going to a gym to use their machines. They tend to invest heavily in durable machines and have different levels of membership to suit many budgets – just be wary of their contracts!
- Some gyms lease their machines, or sell them to the public after a few years, so you might be able to get a used one – though their fancy functions such as heart rate monitors might have gone bust by then. Remember to try before you buy.
- If you're over 60 and wanting to take some gentle regular exercise, your routine won't vary much. But an athletic young person in training for a half marathon or a novice starting a fitness regime for the first time are likely to see changes in their fitness levels, so they'll need to be able to step it up. This means choosing a treadmill with a decent range of program options.
- Treadmills take up a lot more space than you might realise. Can it stay in one place? If you'll be storing it after use, what size and weight can you comfortably move?
- What features are important to you? For instance, do you like to listen to music while you run? Is a TV and a cup-holder essential if you're only going to exercise in your lounge room?

Expert

To assess the treadmills, we enlisted the help of Dr Lee K Wallace, former pro triathlete and sports science lecturer at the University of Technology, Sydney.

Price

Treadmills at lower price points usually have the advantage of being lighter, smaller and easier to fold away, so they're more suitable for small houses or flats and for people who are unable to shift heavy weights.

The more expensive machines may have a stronger, quieter, better-quality motor; a longer and wider belt; more programs; a higher maximum speed; a higher user-weight limitation; a longer warranty; and better-quality components throughout.

Top-end treadmills retail for upwards of $3000 and may also have an LCD TV (some with inputs for DVD or Foxtel), an MP3 speaker dock, a wireless chest strap heart rate monitor, a self-lubricating belt, and a fan to keep you cool while you're working up a sweat (some even change airflow to match the speed of your exercise).

Try before you buy online

You may save money by buying online. But before you purchase, you'd be wise to do a test run of the model(s) you're considering in a shop. A treadmill is a very subjective purchase and it needs to feel right.

Delivery and installation

The price of some treadmills includes delivery and installation, so check if this is the case. Others are sold 'in the box' and require installation, which can cost up to $200. Factor this into your budget if you're not mechanically minded or physically able to do it yourself.

After-sales service

Look for a reasonable warranty. Treadmills need regular maintenance and they do break down.

Buy one with in-home warranty and service backup. You won't be able to fit a malfunctioning treadmill in the back of most cars without taking it apart completely, which isn't something most people want to do.

IMAGES: THINKSTOCK & SHUTTERSTOCK

WHAT TO BUY

We recommend treadmills based on an overall score of at least 75%

78%
NordicTrack C100

Good points
- Starts easily with the press of a button
- Very good performance score
- Widest belt and very good build quality
- Equal-highest expert rating

Bad points
- Quite noisy, worse at high speed
- Heavy treadmill – difficult to move
- No built-in fan
- Reasonably difficult to assemble

77%
Proform Endurance S9

Good points
- Starts easily with the press of a button
- Very good performance score
- Very good build quality
- Equal-highest expert rating

Bad points
- Treadmill is heavy
- Configuration makes it very difficult to move after use
- Reasonably difficult to assemble

76%
Horizon Fitness Adventure 4 Plus

Good points
- Starts easily with the press of a button
- Very good performance score

Bad points
- Treadmill is heavy
- Configuration makes it difficult to move after use

HOW WE TEST

Performance Our in-house tester, Matthew Tung, tests how closely the treadmills meet their claimed speeds, both at low and high speeds. Meanwhile, our expert assessor, Dr Lee K Wallace, assessed each treadmill for belt quality, safety and how useful the user level programming is (for example, whether it caters for a range of levels).

Ease of use Our tester assesses each treadmill on installation, noise, panel information, how easy it is to control, the treadmill instructions, how quick it is to start up if you want to just jump on and start running. We also assess ease of folding and moving the treadmill. Our expert assessed the build quality.

		PERFORMANCE			FEATURES				SPECIFICATIONS						
	Price ($)	Overall score (%)	Performance score (%)	Ease of use score (%)	Heart rate monitor	Built-in fan	Built-in speaker	Body fat calculator	Dimensions (cm, H x W x D)	Dimensions when folded (cm, H x W x D)	Running length (cm)	Running width (cm)	Weight (kg)	Weight capacity (kg)	Motor capacity (hp)
NordicTrack C100	1799	78	89	67	✓		✓		187 x 91 x 142	105 x 91 x 166	132	51	93	150	2.75
Proform Endurance S9	1799	77	89	66	✓	✓	✓		186 x 91 x 148	102 x 91 x 167	129	50	91	150	2.75
Horizon Fitness Adventure 4 Plus	1999	76	81	72	✓	✓	✓		178 x 83 x 149	122 x 83 x 155	134	50	85	147	2.5
York Fitness 3000 Series T-III	1799	64	60	68	✓		✓		173 x 90 x 151	115 x 90 x 151	125	45	87	135	2 (4 peak)
Lifespan Fitness Gold 2.0	1299	62	61	64	✓	✓	✓	✓	188 x 87 x 145	130 x 87 x 156	137	49	100	250	3
BH Fitness Pioneer Star	1398	60	54	66	✓			✓	169 x 77 x 130	92 x 77 x 147	119	44	70	115	2.5 peak

USING THE TABLE Scores The overall score is made up of performance (50%) and ease of use (50%). **Price** paid in July 2014. **(A)** Levels, not %.

What to look for

Here's a brief look at the many programs and features on offer.

Display panels These should have clear instructions and be easy to read and use, while you're walking or running.

Programs Run through the programs to see what you think you'll need – such as distance, speed and/or time. Is there enough variety to keep you motivated?

Heart rate control programs Automatically adjusting the intensity of your workout will keep you in the recommended heart rate zone, so you can be sure you're getting a worthwhile cardio workout for your fitness level.

Recovery programs These will test your physical condition by assessing how quickly your pulse returns to normal after you've been exercising.

Stability Walk and jog on the shop's machine to ensure that it feels stable, smooth and sturdy.

Belt size Test the belt's length and width on your heaviest, tallest and fittest mate.

Cushioning A well-cushioned deck will absorb the force of your step, and protect your joints and ligaments if you run or use the treadmill a lot.

Foot panels The panels either side of the belt should be wide enough for you to stand on, so you can get your balance before stepping on the treadmill.

Belt speed The belt shouldn't slow down too much when your foot hits it. Treadmill belts generally come pre-lubricated. Follow the manufacturer's instructions about when to apply more lubricant and what type to buy.

Speed For fast jogging or running, you'll want a machine that reaches at least 16km/h. If you'll only ever be walking or slow jogging, 10km/h should be enough. Our expert assessor says some treadmills are a lot slower than their stated maximum speed. Try the machine's top speed before you buy to make sure it's fast enough for you.

Load A treadmill with a higher maximum user weight will generally cost more. Exceeding the maximum user weight could seriously damage the treadmill or cause injury to the user. A more powerful motor will generally take more punishment and last longer. Check the 'continuous-duty' rating, which is always less than the machine's 'peak duty' rating. Peak duty is the maximum power potential, which can't be sustained.

Horsepower For runners, reasonably heavy users, or more than one user, motors of at least 2.0hp continuous (not peak) duty are highly recommended.

Noise While in the shop, try making a mobile phone call to gauge how noisy the treadmill is. Noise is one of the main reasons people stop using treadmills, especially if they'd planned to use it in front of the TV or while listening to music.

Incline This adds intensity to your workout by adding in a 'hill', giving a bit of interest to your walk or run. Look for a motorised or power incline – it lets you vary the incline while exercising. You'll have to get off the treadmill to adjust a manual incline, but these are a lot cheaper. For challenging hill work, look for an incline level of at least 12 per cent. Some machines have hill programs, which use incline levels to mimic a series of hills and valleys of varying lengths and gradients. These can be a great way to reach your peak performance level, and it's more fun than running at the same level all the time.

Body fat calculator An inbuilt program that calculates your body mass index.

Pulse sensors monitor your heart rate and you should be able to reach them easily while working out. On the front handlebar is the easiest position for most people.

Safety key We'd strongly recommend you buy a machine with this feature – all the ones we tested come with one. If you attach the safety key clip to your clothes and you slip suddenly or need to stop in a hurry, pulling the key out stops the treadmill instantly. Take the key away when you finish so that small children can't accidentally start the machine. ■

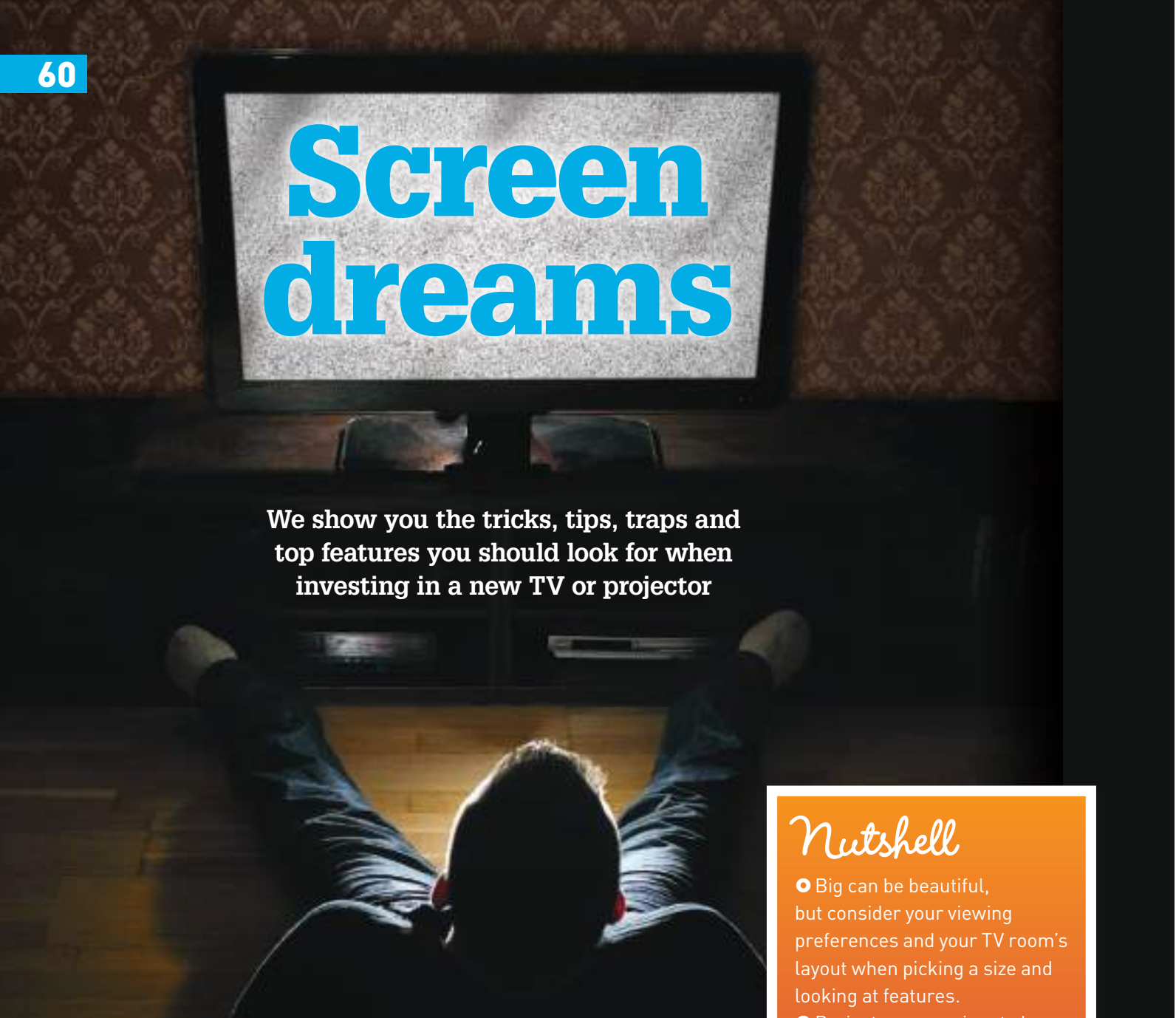
While in the shop, try making a mobile phone call to gauge how noisy the treadmill is

IMAGE: SHUTTERSTOCK

Minimum speed (km/h)	Maximum speed (km/h)	Incline (%) claim	Incline (degree)	Contact
1	20	10	0.4 - 5.6	nordictrackfitness.com.au
1	20	10	0.5 - 5.8	proformfitness.com.au
0.8	20	12	0.6 - 5.2	au.horizonfitness.com
1	18	15 (A)	2.4 - 6.6	yorkfitness.com.au
1	22	20 (A)	1.2 - 5.7	lifespanfitness.com.au
1	16	10	2.3 - 5.1	bhfitness.com.au

Screen dreams

We show you the tricks, tips, traps and top features you should look for when investing in a new TV or projector



Nutshell

- Big can be beautiful, but consider your viewing preferences and your TV room's layout when picking a size and looking at features.
- Projectors are pricey to buy and run, so think *really* hard about whether it's a good option for your home and habits.

Aussies love TV. There are more than twice as many working TVs in Australia as there are households. So keeping up sales means manufacturers have to come up with new ways to convince us that we need a new one (or two).

What you need to know

If you're in the market for a new set consider these before you hit the stores:

- **Room size** and your normal viewing distance. A 127cm (50") HD TV (1920 x 1080 pixels) will be fine at two metres, but if you want to sit closer you'll need to get a smaller set (or UHD) to avoid noticing the individual pixels.
- **Remote control** should be easy to read, with large, well-spaced buttons and clear labels.
- **Viewing angle** As you move sideways from the centre of the screen, most TVs will lose some colour and contrast. This is easy to check in the store by starting in the middle of the screen at your normal viewing distance and taking a few steps sideways. If the picture degrades too much, keep looking until you find a screen that does a better job.
- **Connectivity** to your network and/or the internet. The word 'smart' is getting a lot of use with TVs right now. Most aren't really that clever, but have connections to the internet and home networks, which could be useful. Look for apps you might use often (such as YouTube or Flickr) and easy-to-understand onscreen menus.
- **Sound** is a real problem these days. Generally, it's only poor to borderline acceptable. If you want to really enjoy

a movie, you'll probably have to buy a soundbar or home theatre system.

- **Connecting** to other gear – PVRs, Blu-ray/DVD players, media players (e.g. Apple TV) and AV receivers all need to be connected in one way or another. You'll need to decide the type (usually HDMI) and count the number of connections you'll need. Be very careful when choosing a model, as some connections can be difficult to get to if you mount the TV on a wall.
- **Wall-mounting** vs **table top** – it's not just connections that can be a headache if you're wall-mounting. Often viewers are sitting below the set when it's on a wall. So make sure the angle of view is OK in both horizontal and vertical planes. Setting the TV on a table top is easier, but make sure it's stable and, preferably, secured to the base so small children can't pull it over.
- **Recording** TV is no longer just for DVRs. Many TVs will do it, but mostly only for the program they're tuned to. Some TVs have two tuners and can record one channel while you watch another. This could reduce the number of boxes in your TV room.
- **Electronic program guide** (EPG) should be easy to navigate and read. Ideally, you should also be able to see what's on the current channel when it's on the screen.

Marketing hype

Screen type No matter what a salesperson calls them – plasma, LCD, LED or OLED (see right) – it will make very little difference to the quality of the image if the TV is well made. There are differences, but for the most part they're less important than the quality of the manufacture.

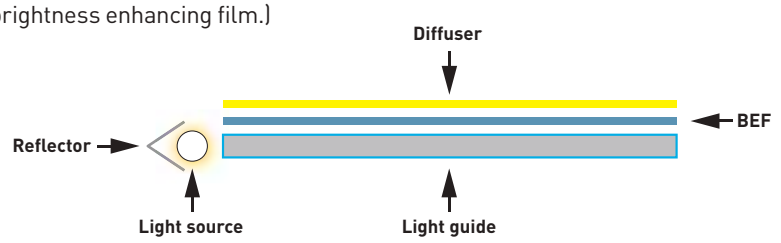
- **3D** This hasn't made a big splash, despite industry hype. Many TVs can do it now; we suggest you look for a passive system (as opposed to active) as the glasses are lighter, cheaper and can work just as well.
- **Ultra HD (UHD)** could be the next 3D. There's a lot of hype about it, but virtually no UHD content, and they cost a whole lot more than an HD TV at present. They look great with UHD input, but have to work really hard to display a DVD or a standard definition broadcast. The result is often 'soft' images, which don't have the punch or smoothness of their HD cousins.
- **Refresh rate** is the number of times a second that the screen is refreshed. Supposedly, the higher the number (often expressed in Hz) the smoother the image, particularly with sports. Unfortunately, this is not entirely true and manufacturers have taken to making up new ways to measure it which just gives them big numbers to put on the box. Ignore it and look at the image on the screen.

Screen types

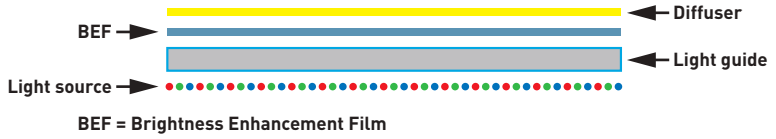
LCD VS LED

LEDs are now being used in some LCD TVs as their light source. LEDs can have some very beneficial attributes, not least of which is their relatively low power use. LED backlighting comes in two forms:

LED side lighting uses white LEDs and can be used to produce remarkably thin TVs. The light is diffused behind the LCD screen, so it appears even from the front. However, if you look at the TV from an angle, you can usually see the screen is brighter at the edges. (In the below diagrams, BEF stands for brightness enhancing film.)



LED backlighting is an array of red, green and blue LEDs behind the screen, which can be dimmed or brightened in relation to the image on the screen to help produce deep blacks and saturated colours. As a general rule, these are rare TVs these days. Unfortunately, dimming or turning off LEDs in dark scenes can result in certain details, such as stars in a night sky, disappearing altogether.



OLED

There is one other type of LED TV in the market that uses OLEDs (organic light emitting diode) and doesn't need a backlight because the diodes actually make up the screen.

LG, Sony and Samsung have products using this technology, which can produce very good colour and contrast. But they're very expensive, and for now they're a long way from the mainstream.

PLASMA

Plasma doesn't use LCD, LED or OLED technology. It's an array of plasma gas-filled cells that glow red, green or blue when a charge is passed through them.

IMAGES: THINKSTOCK & SHUTTERSTOCK

Projectors

Do you really need a projector? They're an expensive option. While appealing in theory, they're expensive to buy and run, require a home theatre system or soundbar to get any sound, and are pretty useless in moderately bright rooms. You'll also need a good-quality screen to get the best picture.

The pros:

- They're great for cinema-like immersion.
- Relatively small when not in use (if you don't count the screen).

The cons:

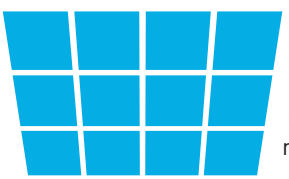
- Lamp life typically ranges from 2000-6000 hours and replacement lamps typically cost about $150-550 – that's anywhere from about 4-20c per hour of viewing.
- The projector lamp needs time to heat up before it can display a picture. For the sake of the life of the lamp, let your projector heat up and cool down according to manufacturer instructions.
- The noise. Just as people whispering in the row in front can ruin a night at the movies, so too can a loud projector fan.
- After an hour playing footage from a DVD, a projector can get quite toasty. Use in a well-ventilated room, or else things could become uncomfortable.
- To get sound with your picture you'll need a home theatre system or soundbar. Most projectors don't have speakers.

WHAT TO LOOK FOR WHEN PROJECTOR SHOPPING

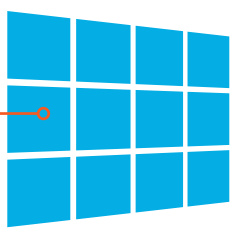
Resolution The native resolution is the resolution at which the projector can display images without having to scale the picture up or down. Most have a native resolution of 1920 x 1080 pixels, but you can get UHD or 4K projectors if you're willing to pay a lot more.

Keystone effect usually occurs when the image is projected to the screen at an angle. If projected upwards, it results in a picture that is wider at the top and looks like a wedge or 'keystone'. Most projectors have controls to overcome this problem, but keystone correction can create jagged edges at the edge of the screen since it effectively cuts out some of the pixels to make the image a rectangle.

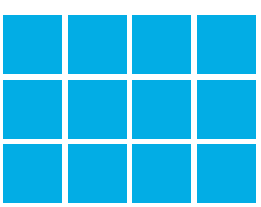
Lens shift correction is necessary when the projector is positioned off-centre but square-on to the screen (left/right or up/down). If the projector doesn't have this feature you'll have to move the whole device to make a correction.



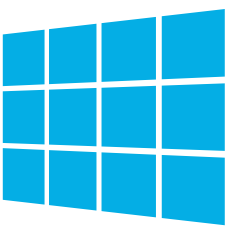
PROJECTOR LOW



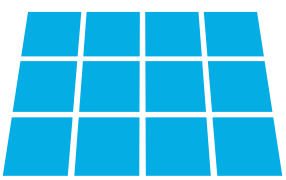
PROJECTOR OFF CENTRE LEFT



CORRECTED

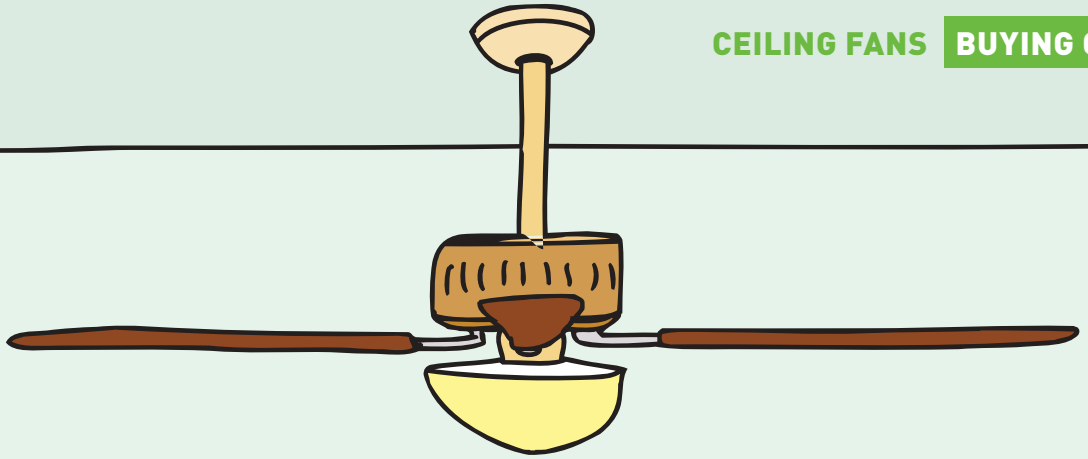


PROJECTOR OFF CENTRE RIGHT



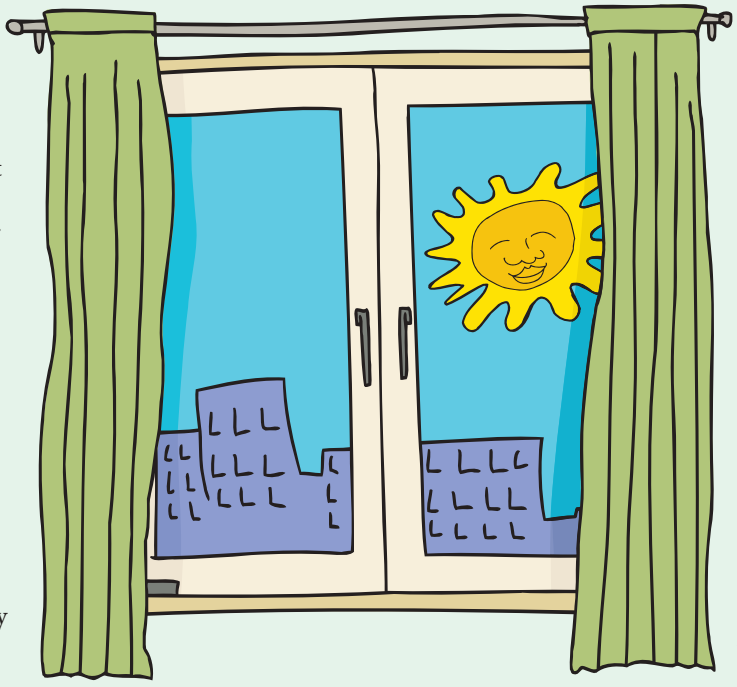
PROJECTOR HIGH

Colour correction You can adjust the colour of the projected image using the basic colour correction functions of the onscreen display. Also, you can adjust individual colours (red, blue and green), but these functions, called gain settings, can be hard to access. They're best left alone if you're not used to making these adjustments. ■



Spinning around

With summer approaching, it's time to consider how you'll keep your cool. Our handy guide can help you decide if a fan could be your best bet



Nothing says summer like a ceiling fan circling above your head, but let's not forget you can get your money's worth from one in the cooler months too, by using it to move warm air from the ceiling area down to the living area of the room.

How they work

Ceiling fans don't actually lower the room temperature, but instead work the same way that a breeze does: by moving air around and over your skin, which cools you by accelerating the evaporation of your sweat.

They can be an effective alternative to an air conditioner, and are much cheaper to buy and run. There are also plenty of well-designed options that can actually enhance the look of a room – a retro-style ceiling fan might suit your home much better than a bulky, wall-mounted air conditioner unit.

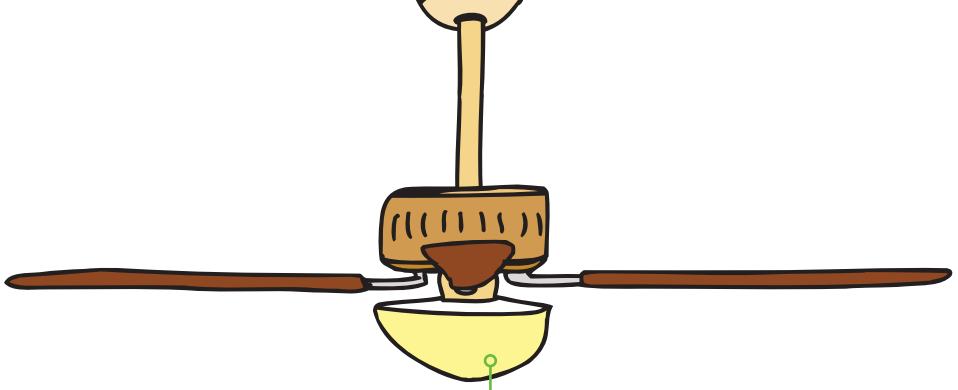
A current of air: AC vs DC

Ceiling fans using an alternating current (AC) motor are the most common kind, and are an economical and cost-effective option. On the flip side, fans using a direct current (DC) motor are becoming more popular and deliver even greater efficiency, further lowering running costs. Speed options with DC models also allow more control over air movement – up to seven settings – compared to most AC models, with only three settings.

Features

Ceiling fans can dominate your space a little once installed, so depending on your decor and priorities, design might be a big factor in your decision. A good retailer, no matter how fancy, should be able to answer your questions about any of the following features and considerations.

IMAGE: THINKSTOCK



Ceiling height

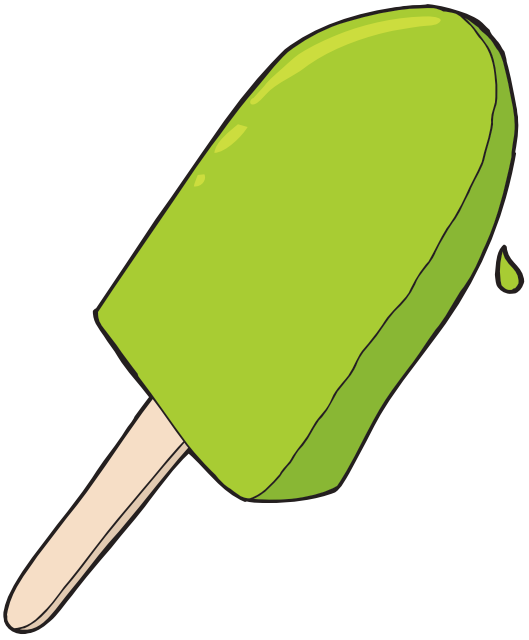
Minimum ceiling height needs to be between 2.1m and 2.4m, depending on the model you choose for the best performance. If your ceiling is significantly higher, you may need an extension rod to lower the fan to an optimal level.

Blade material

While most fans have wooden blades – timber, plywood or MDF (medium density plywood) – a few are stainless steel, aluminium or plastic. There's generally no difference in cooling ability between fans with wood and stainless-steel blades. Fans with wooden or plastic blades tend to be quieter, making them more suitable for bedrooms.

Reverse it

Reversing the direction of the fan draws air upwards rather than downwards, aiding in moving warm air around in winter without creating a downward breeze in the room. This is useful on its own, or when used together with a heater or reverse-cycle air conditioner.



Integrated light

This can be a useful feature – if you rely on an existing light fitting that's mounted above the fan, you could end up with a strobe-lighting effect!

Fan balance kit

This helps correct wobbles that can rob a fan of efficiency and also lead to extra noise during operation.

Controls

Fan control options include a pull-cord control on the bottom of the fan or a wall switch that usually replaces the light switch. A remote control not only provides a good level of control, it also allows easier fan installation in situations that make it difficult to rewire to a light switch.

Settings and ease of use

Some fans are regulated with a pull-cord that dangles from the fan itself (pull once for lowest setting, again for the next highest, etc.). Remote-controlled fans are the easiest to use and to change settings on. Wall switches are also easy to use, but they require professional installation.

Wiring and mounting

Some fans must be wired in by a qualified electrician or their warranties will be voided.

Screaming fans?

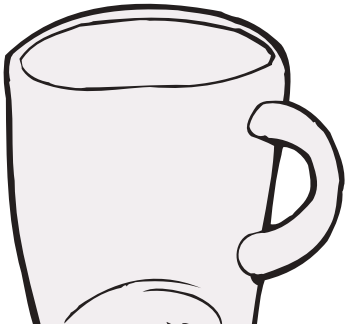
If it's possible to hear the fan in operation before you buy it, do it! There's nothing worse than having to choose between a hot room and a noisy one. Check the noise with the fan on 'low', particularly if it's for use in a bedroom, and on 'high', a setting that's likely to be used in a living room for faster and more effective air circulation.

We've received reports of humming or buzzing noises in ceiling fans, caused by ripple control signals sent through the electricity supply (to switch devices such as hot water systems on and off for off-peak tariff switching). This is a known problem that's unlikely to be covered by the fan's warranty. Your electricity supplier may be able (or even required) to fix the problem, so contact them in the first instance to see how they can help.

Tip

A fan (or air conditioner) will be much more effective if your home is as heat-proof as possible. Pick up a few pointers from our cooling experts online at **choice.com.au/cooling**

Ready to buy? Then check out our test results and the models we recommend in the following pages. ■



Easy, breezy

Stay green and save money using the power of the breeze, reports **Denis Gallagher**

With the rising cost of energy it makes sense to ensure your home is as energy efficient as possible. So when the temperature goes up, one of the best ways to keep the bills down is to use the breeze to keep cool with a ceiling fan.

The latest models offer designs, sizes and price points to satisfy most home situations. And ceiling fans using a direct current (DC) motor are becoming more common, delivering lower running costs and quieter operation than previous generations.

Choose a fan to suit your room

We tested models using two, three or four blades with material options ranging from wood through to stainless steel and ABS plastic. Matching the blade width and length to your room size will also help the fan perform efficiently and effectively. For example, if you have a giant living room, don't expect a small fan to do the job. Either go with multiple fans throughout the room or choose a fan with a diameter long enough to move enough air to keep you feeling cool.

Nutshell

- Models using a DC motor are more energy efficient, quieter and offer better speed setting control.
- You no longer have to settle for a traditional four-blade ceiling fan.

Fan fact: in 1882 the ceiling fan was invented, using a Singer sewing machine motor to drive the blades!

WHAT TO LOOK FOR

Winter warming Reversing the direction of the fan draws air upwards rather than downwards, aiding in moving warm air around in winter without creating a downward breeze in the room. All the DC models can be set to reverse on the remote, while the other models require a switch to be selected on the motor, which can be a hassle to reach.

Tropically rated Models that claim to be tropically rated should be a good choice for use in coastal and humid areas. Remember that it's not just the blade materials that have to deal with the humidity but the motor, which should be sealed to help keep out moisture.

IMAGES: THINKSTOCK & SHUTTERSTOCK

WHAT TO BUY

82%
Aeratron e502 / Aeratron e503

Anyone who watches renovation reality TV shows will have seen the high-maintenance couples who blow their budget on the 'wow factor' fit outs, with nothing left for building the rest of the home. These couples will have Aeratron ceiling fans throughout their home.

The **Aeratron e502** (two blades) and **e503** (you guessed it, three blades) are available in black, white or silver. Either model will certainly make a visual impact in your home – a good choice if you want your guests to stare at the ceiling. Thankfully, these DC-powered fans also move air around the room quietly and efficiently with their curved ABS plastic blades. You can't get extension rods so they may not be an ideal option for houses with high ceilings.

Our test labs found these models were the quietest when tested on their highest speed setting as well as being the most energy efficient, drawing only 17W at the highest setting, while the e502 consumed only 4W at the lowest speed setting.

Integrated lighting isn't an option with these fans but, if they're anything like the reality stars, Aeratron owners will opt for an expensive custom lighting solution anyway.

	COST	PERFORMANCE											FEATURES							
	Price ($)	Overall score (%)	Living room performance (%)	Bedroom performance (%)	Ease of use (%)	Motor type (AC or DC)	Power (low setting, W)	Power (medium setting, W)	Power (high setting, W)	Power (reverse high setting, W)	Running cost p.a. ($)	Indicated fan power (W)	Balance kit provided	Tropically rated	Integrated light	Wall control	Remote control	Remote available as an option	Reversible control on remote	Reversible control on boss (motor)
Aeratron E502	389	82	80	90	71	DC	4	7	13	17	5	18		✓			✓		✓	
Aeratron E503	425	82	80	90	71	DC	5	8	13	17	5	18		✓			✓		✓	
Brilliant Galaxy	369	82	80	90	70	DC	4	6	16	26	7	38	✓	✓			✓		✓	
Cinni Milano Mk1	399	82	85	90	60	AC	15	28	77	77	31	85	✓	✓	(A)	✓		✓		✓
Lucci Airfusion Climate 52 DC	329	82	80	90	69	DC	5	9	22	34	9	35	✓		(B)		✓		✓	
Mercator Grange DC	399	81	80	90	67	DC	4	7	19	36	8	40	✓	✓	(B)		✓		✓	
Cinni Colonial	399	76	80	90	42	AC	15	29	75	69	31	80	✓	✓		✓		✓		✓
Hunter Pacific Typhoon Mach 2	345	76	85	70	71	AC	13	34	66	62	27	70	✓	✓	(B)	✓		✓		✓
HPM CF12HWE	65	75	80	70	76	AC	13	33	56	56	23	65			(B)	✓		✓		✓
HPM CF14HWE	99	75	60	90	76	AC	13	32	57	57	23	65			(B)	✓		✓		✓
Mercator Swift 316	265	74	85	65	69	AC	19	47	68	68	28	80	✓	✓	(B)	✓		✓		✓
Fanco Urban 2	239	72	80	70	60	AC	18	36	50	50	20	69	✓	✓	(B)		✓			✓
Lucci Futura Eco	160	68	70	65	71	AC	16	27	46	46	19	72	✓		(B)	✓		✓		✓
Hunter Pacific Concept 2	299	67	85	50	66	AC	16	28	61	62	25	70	✓		(B)	✓		✓		✓
Hunter Industrie II	399	66	85	50	62	AC	16	38	61	61	25	100	✓		(B)	✓		✓		✓
Hunter Carrera	399	64	80	50	61	AC	21	45	62	62	25	100	✓		(B)	✓(C)		✓		✓

82%
Brilliant Galaxy

The **Brilliant Galaxy** (that's its name, we're not calling it brilliant) has a flowing design, similar to the Aeratron fans, although the blades are longer and made of timber rather than plastic. The kit also comes with an extension rod so it would be suitable for homes with high ceilings. The colour choices for the Galaxy fans include white, silver and antique bronze. An integrated light is available as an option. Our testers noted the air movement performance results were similar to but not quite as good as the Aeratron fans. As with the other DC fans tested, the lowest setting on the Brilliant Galaxy delivers no significant air movement but also consumes hardly any power, so it might be a Zen thing to watch the blades slowly rotating. Thankfully, as with the other DC fans tested, you have several speed options to get the perfect setting for your room.

82%
Cinni Milano Mk1

The Cinni Milano Mk1 stands out as being the only ceiling fan among our top performing models using an alternating current (AC) motor. However, if you really want to blast your room with a strong breeze, this is your fan. It moved the most amount of air of all the fans tested at the highest setting.

Like the other AC fans tested, the Milano only has three speed settings, however the spread from highest to lowest speeds is well spaced, with a low enough movement of air at the lowest setting to work effectively in the bedroom without distracting you from your slumber. Some of the other AC models tested deliver impressive air movement results at the highest setting but are too strong at the lowest setting to be useful in the bedroom, where you generally only want a slight breeze. An integrated light is available for the Milano Mk1 but you need to decide at the point of sale, as you can't add a light later on.

SPECIFICATIONS

Fan blade material	Blade cross section shape	Number of blades	Number of fan speeds	Recommended minimum fan height from floor (m)	Diameter of blade (cm)	Widest point of blade (mm)	Weight of blade (g)	Origin	Contact
Plastic	Aerofoil	2	6	2.1	126	185	501	China	aeratronaustralia.com.au
Plastic	Aerofoil	3	6	2.1	126	185	511	China	aeratronaustralia.com.au
Wood	Curve	3	6	2.1	137	153	425	China	brilliantlighting.com.au
Aluminium	Curve	4	3	2.3	140	156	388	India	cinni.com.au
Plastic	Flat	3	6	2.1	127	150	436	Taiwan	beaconlighting.com.au
Wood	Flat	4	6	2.1	130	140	242	China	mercator.com.au
Aluminium	Curve	3	3	2.3	140	169	487	India	cinni.com.au
Stainless steel	Fold	4	3	2.1	132	135	633	China	hunterpacific.com.au
Aluminium	Curve	3	3	2.1	120	135	307	China	hpm.com.au
Aluminium	Curve	3	3	2.1	140	136	339	China	hpm.com.au
Stainless steel	Fold	4/3 (D)	3	2.1	130	140	544	China	mercator.com.au
Plywood	Flat	4	3	2.1	130	139	259	China	fanco.com.au
Plywood	Flat	4	3	2.1	130	141	228	China	beaconlighting.com.au
Plywood	Flat	4	3	2.1	132	138	275	China	hunterpacific.com.au
Plywood	Flat	3	3	2.3	132	150	223	China	hunterfans.com.au
Plywood	Flat	3	3	2.3	132	140	250	China	hunterfans.com.au

USING THE TABLE
Price Recommended retail, as of August 2014. **(A)** Integrated light can be added when making initial purchase only. **(B)** Optional extra. **(C)** Pull chain control for model tested. **(D)** Model tested with four blades Results for the previous year (*CHOICE*, Sep 13) are available online and most models are still readily available but can't be directly compared to the 2014 results due to changes in the test conditions.

WHAT TO BUY (cont'd)

82%
Lucci Airfusion Climate 52 DC

The **Lucci Airfusion Climate 52 DC** delivers all the control and quietness advantages of a DC motor fan but unlike the Aeratron or Brilliant Galaxy it can also accommodate an integrated light if required. The plain industrial design would suit most modern homes or units and the remote control makes installation a breeze.

81%
Mercator Grange DC

The **Mercator Grange DC** is a conventional fan that should suit most homes, but it only comes in brushed steel or white. As with the other DC fans, power use is low – it draws 19W at the highest speed setting. Its ability to have an integrated light (a 16W replaceable LED) is a plus. A unique 'sea breeze' function varies the speed of the fan throughout a cycle, producing random gusts that make you feel like you're living in a seaside resort.

ABOUT THE REST

The models tested deliver a wide range of different shapes, materials and styles that should appeal to most budgets, tastes and decors.

The **Cinni Colonial** is a traditional three-blade fan with good air movement at the highest setting and effective air movement in the bedroom when working at the lowest speed. However, its power rating at the highest setting contributes to its relatively high running cost.

The **Hunter Pacific Typhoon Mach 2** and the more affordable **Mercator Swift 316** share a similar design with four metal blades. The Mercator Swift 316 also has an interesting ability to work with either the four blades supplied or three blades, if you want a different look for your room.

The **HPM fans** are cheap and basic fans that nevertheless perform well overall and may be just the right option for renovating a room on a budget; the smaller **HPM CF12HWE** is a good option for a kids' playroom. However, our testers noted both the HPM fans as the noisiest models tested and the **HPM CF14HWE** model moved the least amount of air at the highest setting despite it having the highest revolutions per minute (rpms).

The **Fanco Urban 2** is the best-performing fan with an AC motor and wooden blades, with the three speed settings well spaced to deliver enough useful air movement at the lowest setting and good air movement at the highest setting.

The **Lucci Futuro Eco** must be environmentally friendly, right? But try as we might we can't see how this model stands out as a particularly 'green' fan. It consumes less power than the other AC motor ceiling fans, basically because it doesn't move much air at the highest setting.

The **Hunter Carera** and **Industrie II** and **Hunter Pacific Concept 2** fans are at the bottom of our table mainly due to their bedroom performance scores. All three fans deliver very good air movement at the highest settings, however we feel the lowest setting is too high for the bedroom. So if you only want something for the living room, these fans are still worth a look.

How we test

Living room performance scores the ability of the fan to move air at high speeds, a setting more likely to be used in a larger area during the day.

Bedroom performance scores the ability of the fan to move air at the lowest setting, the most likely setting to be used at night when a quiet environment is needed for a good night's sleep. All the DC models have very low air delivery on the lowest setting; however, one of the next four settings will comfortably deliver the required optimum air delivery for the bedroom.

Ease of use includes quality of installation instructions, use of the fan control, and the ability to reverse the rotational direction of the fan. We also look at issues such as moving from one fan speed setting to another.

Running cost is based on eight hours' use per day for six months of the year, used in summer to keep cool and part of winter to help move warm air down to the living area. Electricity is priced at 28 cents pKWh. ■

★★★★½

HONDA ODYSSEY VTI-L

PRICE: From $51,895
CONTACT: honda.com.au
ANCAP rating: 5 stars

An epic ride?

The **Adkins family** took the new Honda Odyssey out on the road. Was it an epic experience, or nothing out of the ordinary?

CHOICE members the Adkins family volunteered to take this sleek-looking people mover for a spin. They used it for the usual family errands, including school pick-ups and drop-offs, as well as a longer drive to visit friends at The Entrance, north of Sydney. The seven-seater Honda Odyssey VTi-L has a 2.4L engine and automatic transmission. A key feature is its second-row seating, with two 'captains' chairs that recline and have their own ottoman footrests. These can be locked in place together, or split apart for easier access to the third row.

The Adkins say

The Adkins found it was easy to put the kids in their seats in the second row of the vehicle, but thought access to the third could be better, particularly when there's a car seat installed in the second row.

The vehicle controls were well positioned, with no controls within the kids' reach from either the second or third row.

The child seat anchors were also easy to locate.

The family thought there could be more room in the third row, as it wasn't wide enough to accommodate three child seats (though it might fit one adult and two kids without car seats). There could also be more space between the driver's seat and the second row. The boot was better: even with the third-row seats in position, it was big enough to fit a pram, though they'd need to be down to store a kids' bike.

The Adkins also liked the car's safety features. They were happy with the 360-degree cameras (though these could be supplemented with an audible tone) and the blind-spot monitor, as well as the headlights that adjust while cornering. Overall, the car was comfortable, with nice leather seats and good interior lighting. They also praised features like the side window sunshades, folding side mirrors and keyless ignition. The kids enjoyed the sun roof and the electric sliding doors.

7.8L vs 8.8L
Fuel usage claim vs measured per 100km

CHOICE says

The steering is light at slow speeds, but becomes heavier as speed increases, while the leather steering wheel has a nice feel.

The ride is firm (especially compared to the earlier Odyssey and other people movers) but comfortable. The cabin is well insulated from road noise, but wind noise is audible from the A-pillars and mirrors above speeds of 80 km/h.

With all the seats up, there's little room for luggage in the back, but when the third-row seats are folded down, a fair bit of space is created.

The verdict

The Adkins would consider buying the Odyssey, with some reservations. It has hard suspension, which leads to passenger discomfort when going over speed humps or bumps in the road. The information system is a drawback – it's seemingly designed primarily for Apple devices like iPhones, and they found it less compatible with other OSs. And they question the usefulness of the reclining feature of the second row seats, since the user manual recommends keeping them upright for safety. Our tester was pleasantly surprised with the overall performance of the car, but felt a bit more power would come in handy. It does have good fuel economy for a heavy car with a small engine.

SIOBAHN DONOHOE

In the swim

Are pool fences up to standard? We put them to the test in order to find out, writes **Kim Gilmour**

Tragically, children under five are still drowning in backyard swimming pools. Adequate, well-maintained home pool fencing – combined with active supervision – plays a crucial part in preventing these deaths.

In the 11 years to mid-2013, Royal Life Saving (RLS) recorded 215 drowning deaths of children aged under five in home swimming pools. "Prior to 2012-13 we had seen pleasing consistent downward trends in the figures," says Amy Peden, national manager of research and policy at RLS. "However, the 25 home pool drowning deaths recorded around the country in 2012-13 are a powerful reminder that further work needs to be done."

New pools, new rules

In a bid to prevent further fatalities, swimming pool regulations are being reviewed. New regulations in several Australian states, such as Queensland and New South Wales, either require, or will soon require, homeowners to provide a current compliance certificate from a certified pool safety inspector when the property is being sold or leased.

Old pools in particular are under the spotlight. Most new pools in Australia will require four-sided pool fencing with self-closing and self-latching gates – there are still a lot of pools that don't meet this requirement, according to Richard Franklin, associate professor at the College of Public Health, Medical and Veterinary Sciences, James Cook University, and senior research fellow at RLS. The legislative changes are partly an attempt to try and bring old swimming pools up to either a current or improved standard, he says.

For more information about the regulations for each state and territory, and for keeping your backyard pool safe, see **choice.com.au/poolfences**.

Nutshell

- Many pools still don't meet fencing requirements.
- We tested 22 panels against the relevant standard, with glass panels included for the first time.

Testing panels

To assess the strength and safety of pool fences currently on sale, CHOICE purchased 22 panels and tested them against key sections of the Australian pool safety standard. We can't cover the entire market, so we focused on a mix of manufacturers servicing Sydney and surrounds, as well as national suppliers. Glass pool fence panels are now very popular and are featured for the first

time. We also tested the strength of nine compatible posts and spigots required to hold the glass panels in place.

CHOICE doesn't currently test pool fence gates, as we think their actual effectiveness depends on correct use and installation. However, it's vital to monitor how well the gate is working, as it's the weakest part of the barrier, says Franklin. "Making sure [the gate] self-closes from any position and self-latches is very important." Gates will last "between five and 10 years," depending on weather conditions and how often they're used.

Steady improvement

Reassuringly, the standard of metal pool fences has steadily improved since 2004, when 18 out of 31 fences we tested failed the "strength and rigidity of openings" test (see How We Test, page 73). In 2009, five out of 16 still failed. But fast-forward to this year, and only one of the 16 metal fences – The Fencing Warehouse's loop top aluminium model – failed the test outlined in the standard on the two samples we tested. The manufacturer told us that in the short term it will no longer recommend this model as a pool fence, and will instead refer customers to a design with slightly thicker bars (19mm as opposed to 16mm). We didn't test the thicker model, but past results suggest that a few millimetres can mean the difference between passing and failing. The Fencing Warehouse said it is "aware of the laws regarding pool fencing and it is important to us to maintain these standards".

Despite the improved results, there's no room for complacency. CHOICE believes that just as pool fencing itself is mandatory, the Australian standard for pool fencing should also be mandatory, so consumers can be confident any fence they buy will comply with safety regulations and can be recalled if found to be faulty. Responsible fence manufacturers already routinely test their fences to the standard, so this wouldn't be a burden to most.

What to look for

Steel or aluminium? Tubular aluminium fencing is light yet strong and more popular than steel. Aluminium's less susceptible to rusting than steel, but both types are usually powder-coated or galvanised to protect them from the elements. We tested loop top and flat top designs.

Safety glass is popular but expensive and is held in place by posts and spigots of various designs, which are core-drilled or bolted into the concrete.

Standard certification The fence should be certified as compliant with Australian Standard AS 1926.1. Safety glass panels need to comply with AS 1288.

Installation The installer must be familiar with local pool fence regulations. If installing it yourself, contact your local council and state government to get a copy of all applicable laws and pool fencing guidelines. When the fence is complete, get a compliance certificate.

Height Pool fences need to be 1200mm high when installed. The standard allows for 100mm ground clearance below, so panels that are slightly shorter may still meet the standard, provided the gap underneath is sufficient. We only recommend buying metal panels that are 1200mm tall to begin with, to allow for installation inconsistencies when encountering sloping or uneven ground.

ONGOING MAINTENANCE

Pool fences may comply with requirements when they're first constructed, but they can fall into disrepair over time.

Maintenance of a pool fence is crucial, but an ongoing challenge, says Richard Franklin. Weather extremes, including droughts and floods, can cause the fence to move and the footings to weaken. Australians should be monitoring the 'health' of their pool fence at the start of summer each year, he says. Royal Life Saving's checklist is at **royallifesaving.com.au/families/at-home/home-pool-safety**.

Children can also enter a pool area due to gates left open, sometimes in error, according to RLS. It has seen many cases where children have accessed the pool area due to gates mistakenly thought to have been self-closing and self-latching getting caught on uneven paving or not latching securely.

Be aware, too, of objects around the fence that could create a foothold for climbing, such as trees, pot plants and furniture. RLS has also seen cases in which kids have dragged chairs and tables over to the pool fence and gained access that way.

For more tips, see **choice.com.au/poolfences**.

IMAGES: THINKSTOCK & SHUTTERSTOCK

WHAT TO BUY

All the glass panels are recommended, and passed our strength test. While the posts and spigots all passed, several did show signs of minor permanent deformation due to a combination of our test method and tightening of the screws. Although this won't affect their ability to hold the glass securely in place, and] they are still worth considering, we only recommend models that showed no signs of deformation: the two posts from **Highgrove (Bunnings)**, and the spigots from **Freedom Glass (Masters), The Fencing Warehouse** and **Stratco**.

We only recommend two metal fence panels: the loop top models from **Protector Aluminium (Bunnings)** and **Dunn & Farrugia**. These have an edge over the others as they were the only ones without open-ended tubes under the bottom rail – although we class this as minor, we still think there's a chance that curious little fingers could get stuck in the holes.

POOL FENCE PANELS		PERFORMANCE				
	Prices per panel ($)	Overall rating	Passed strength and rigidity of barrier openings	No climbing footholds or handholds	Passed strength of barrier components	Free of finger entrapment hazards
Dunn & Farrugia Loop Top Panel	90	Recommended	✓	✓	✓	✓
Dunn & Farrugia Glass Panel 12mm	92	Recommended	na	✓	✓	na
Dunn & Farrugia Glass Semi-Framed Panel 8mm	49	Recommended	na	✓	✓	na
Freedom / Masters Glass Pool Fencing 12mm	99	Recommended	na	✓	✓	na
Highgrove / Bunnings Glass Fence Stock Panel 12mm	89	Recommended	na	✓	✓	na
Protector Aluminium / Bunnings Aluminium Loop Top Panel	95	Recommended	✓	✓	✓	✓
Stratco Glass Pool Fence Panel	158	Recommended	na	✓	✓	na
The Fencing Warehouse Glass Pool Fence Panel	94	Recommended	na	✓	✓	na
Arc Fences Eden Flat Top Aluminium	91	Worth considering	✓	✓	✓	
Arc Fences Keppel Loop Top Aluminium	90	Worth considering	✓	✓	✓	
Dunn & Farrugia Flat Top Panel	90	Worth considering	✓	✓	✓	
Masters Flat Top Aluminium Panel Pool Fencing	87	Worth considering	✓	✓	✓	
Our Town Fencing Flat Top Panel	98	Worth considering	✓	✓	✓	
Our Town Fencing Loop Top Panel	98	Worth considering	✓	✓	✓	
Poolsafe Fencing Tubeline Flat Top Steel Panel	143	Worth considering	✓	✓	✓	
Poolsafe Fencing Tubeline Loop Top Steel Panel	186	Worth considering	✓	✓	✓	
Protector Aluminium / Bunnings Aluminium Flat Top Panel	87	Worth considering	✓	✓	✓	
R & N Fencing Basic Flat Top Panel	110	Worth considering	✓	✓	✓	
R & N Fencing Loop Top Panel	119	Worth considering	✓	✓	✓	
The Fencing Warehouse Flat Top Aluminium Panel	85	Worth considering	✓	✓	✓	
The Fencing Warehouse Flat Top Steel Panel	100	Worth considering	✓	✓	✓	
The Fencing Warehouse Loop Top Aluminium Panel	85	Not recommended		✓	✓	

SPIGOTS AND POSTS (FOR GLASS PANELS)		PERFORMANCE		SPECIFICATIONS
	Price ($)	Overall rating	Passed strength of posts and footings	Dimensions (mm, length x diameter/width)
Freedom Glass / Masters Square frameless glass spigot (flanged)	99	Recommended	✓	185 x 50 (excluding flange)
Highgrove / Bunnings 930mm round stainless steel joint post	110	Recommended	✓	930 x 50
Highgrove / Bunnings Square 1250mm joint post (flanged)	49	Recommended	✓	1250 x 50 (excluding flange)
Stratco Rio base plate round spigot (flanged)	113	Recommended	✓	300 x 50
The Fencing Warehouse Bolt down round spigot (flanged)	80	Recommended	✓	200 x 50 (excluding flange)
Dunn & Farrugia Round 1250mm joint post (flanged)	61	Worth considering	✓ Minor 2mm deformation (A)	1230 x 50 (excluding flange)
Dunn & Farrugia Round core-drilled spigot	105	Worth considering	✓ Minor 1.5mm deformation (A)	310 x 50
Freedom Glass / Masters Round core drilled frameless glass spigot	89	Worth considering	✓ Minor 1mm deformation (A)	300 x 50
Freedom Glass / Masters Round frameless glass spigot (flanged)	88	Worth considering	✓ Minor1mm deformation (A)	190 x 50 (excluding flange)

	SPECIFICATIONS	
Dimensions (mm, H x W)	Material	Contact
1200 x 2400	Aluminium	dunnandfarrugia.com.au
1160 x 1200	Glass	dunnandfarrugia.com.au
1140 x 816	Glass	dunnandfarrugia.com.au
1200 x 1200	Glass	masters.com.au
1200 x 1300	Glass	bunnings.com.au
1200 x 2450	Aluminium	bunnings.com.au
1200 x 1200	Glass	stratco.com.au
1200 x 1200	Glass	thefencingwarehouse.com.au
1204 x 2450	Aluminium	arcfences.com.au
1195 x 2390	Aluminium	arcfences.com.au
1203 x 2400	Aluminium	dunnandfarrugia.com.au
1212 x 1475	Aluminium	masters.com.au
1200 x 2400	Aluminium	ourtownfencing.com.au
1200 x 2400	Aluminium	ourtownfencing.com.au
1198 x 2400	Steel	poolsafefencing.com.au
1201 x 2400	Steel	poolsafefencing.com.au
1200 x 2450	Aluminium	bunnings.com.au
1200 x 2550	Steel	rnfencing.com.au
1200 x 2550	Steel	rnfencing.com.au
1200 x 2520	Aluminium	thefencingwarehouse.com.au
1175 x 2530	Steel	thefencingwarehouse.com.au
1200 x 2530	Aluminium	thefencingwarehouse.com.au

Material	Contact
Stainless steel	masters.com.au
Stainless steel	bunnings.com.au
Aluminium	bunnings.com.au
Stainless steel	stratco.com.au
Stainless steel	thefencingwarehouse.com.au
Aluminium	dunnandfarrugia.com.au
Stainless steel	dunnandfarrugia.com.au
Stainless steel	masters.com.au
Stainless steel	masters.com.au

To find out more, go to **choice.com.au/poolfences**

USING THE TABLES **Price** Rounded to the nearest dollar; price paid for each panel including GST in July 2014. **Overall rating** Recommended products meet all safety requirements. Models worth considering pass all key safety requirements, but may fail one or more minor points that don't affect the product's effectiveness. Anything not recommended failed at least one major safety test. **Material** All the fences were made of tubular aluminium, steel or safety glass. **Dimensions** Actual measurements for metal panels; claimed measurements for glass panels. **No climbable footholds or handholds** Whether the fences have an adequate "non-climbable zone" to prevent a child from climbing over. **Free of finger entrapment hazards** Holes at the underside of the pool fence may trap little fingers. This is a minor issue. **Passed strength and rigidity of barrier openings** Whether the bars are rigid enough to prevent a probe going between them. **Passed strength of barrier components** None of the metal fences showed permanent deformation when force was applied. **Passed strength of posts and footings** Whether posts and footings are strong enough to hold glass panels in place. **TABLE NOTES (A)** Minor permanent deformations are caused as a result of the test method and tightening of the screws, and do not affect the ability to hold the glass panels in place.

HOW WE TEST

Our tester, Antonio Bonacruz, assesses metal pool fences against key elements of the pool fencing standard AS1926.1-2012. He **measures** the fences to ensure they meet requirements such as height, and checks whether there is a "non-climbable" area (without footholds or handholds) of at least 900mm. Antonio applies a force of 330N (around 33kg) to the bars to test **barrier strength**. They must not permanently deform, break or come loose. Lastly, he also tries to push a cylindrical steel probe through the bars at three locations at up to 150N (around 15kg) to see whether the bars are **strong and rigid** enough to stop a young child squeezing through.

To test glass panels, posts and spigots, we use relevant clauses in the standard. We apply a **force** to the middle of the glass panels (AS1926.1-2007) to test their strength, and conduct a **strength test** to posts and spigots to assess whether they are strong enough to keep the glass panels securely in place. ■

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Index

Acupuncture Sep
Air conditioners
portable **Nov**
reverse-cycle **May**
Airfares, online May
ANCAP update Sep
Anti-wrinkle treatments Apr
Appliance reliability **Apr**
Australian Consumer Law Dec/Jan
AV receivers **Dec/Jan**

Bank accounts, children's Aug
Barbecues **Dec/Jan**
Bargain hunting Aug
Beer, craft Feb
Bikes
buying guide Nov
electric **Feb**
lights **May**
Blankets, electric **Jul**
Blenders **May**
Blood pressure monitors **Dec/Jan**
Blower vacs **Sep**
Board (tabletop) games Aug
Botox Apr
Brand loyalty **Apr**
Breadmakers **Nov**
Breakfasts, on-the-go Jun

Cab alternatives & apps Jun
Camcorders **Nov**
Cameras
action **Feb**
fixed-lens **May**
SLR **Dec/Jan**
system **May**
Car
crash test safety ratings **Sep**
GPS apps **Dec/Jan, Jul**
keys, smart Feb
parts Oct
roof boxes **Jun**
tyres **Dec/Jan, Jun**
Carbon-free investing May
Ceiling fans **Oct**
Ceiling fans buying guide Oct
Charity marketing Aug
Chia seeds Jul
Children's
bank accounts Aug
lunchbox snacks Jun, Aug*
Chilled foods (shelf life) Sep
Chocolate (block) **Apr**
CHOICE Shonkys Nov, Dec/Jan*
Christmas
lights **Dec/Jan**
rip-offs Dec/Jan
Clothes
ethical Feb
geo-blocking May
Cockroach killers **Nov**
Coconut oil Mar
Computers
password managers **May**
tablet **Mar, Apr**
Contacting companies Nov
Cookers
multi- **Jul**
pressure **Jul, Aug***
slow **Jun**
Cooktops, induction **Mar**
Cordless
drills **Jul**
phones **May**
Corporate sponsorship Apr
Cosmetic surgery tourism Oct
Cosmetics geo-blocking Dec/Jan
Credit reporting Apr
Crowdfunding Jun

Dark patterns (websites) Jun
Dehumidifiers **Aug**
Detergents, laundry **Jun**
Digital cameras **Dec/Jan***
Dishwasher
detergents **Oct**
troubleshooting Jun
Dishwashers **Nov, Mar, Jun, Oct**
Dishwashing liquids **Feb**
Drills, cordless **Jul**
Dryers **Sep**
Dual fuel ranges **Oct**
DVRs **Feb**

Eating out mark-ups May
E-cigarettes Aug
Electric
bikes **Feb**
blankets **Jul**
heaters **May, Jun**
ovens **Apr**
toothbrushes **Jun**
Emergency radios **Jul**
E-readers **Apr**
Espresso machines **Feb**
Ethical clothing Feb
Exercise machines Aug
Extras (health) insurance Mar
restricted health funds **Oct**

Fermented foods Jul
First home saver accounts Feb
"Fit for purpose" goods Dec/Jan
Fitness
gadgets Mar
watches **Mar**
Food & drink
& medicines Jul
breakfasts, on-the-go Jun
chia seeds Jul
chocolate (block) **Apr**
fermented foods Jul
free-range ham & turkey Dec/Jan
fruit & vegetables Mar
gluten-free Apr
junk (marketing) Nov
labelling Nov
takeaway meals Feb
yoghurt May
Foot care Feb
Free-range ham & turkey Dec/Jan
Freestanding ovens **Oct**
Fridges **Mar, May**
Frozen
pizza Feb
Fruit & vegetables Mar

Garment steamers **Mar**
Gas heaters May
Geo-blocking
clothing May
cosmetics Dec/Jan
Gluten-free foods Apr
GPS, in-car **Dec/Jan**

Hair straighteners **Jul**
Handheld
blenders **May**
mixers **May**
Hard-to-contact companies Nov
Headphones **Jun**
Health
anti-wrinkle treatments Apr
body numbers May
botox Apr
exercise machines Aug
extras insurance Mar
foods & medicines Jul
foot care Feb
hospital infection rates Sep
insurance Mar, Jun, Jul
insurance, restricted funds Oct
measurements May
painkillers Jun
screening Mar
travelling Dec/Jan
Healthy holidays Dec/Jan
Heart rate monitors **Oct**
Heaters
electric **May, Jun**
flame-effect May
gas May
High-protein diets Sep
Home
& contents insurance Nov, Jul
heating May
loans, risky May
warranty insurance Mar
Honda Odyssey VTi-L **Oct**
Hyundai Highlander ix35 **Apr**

Induction
cooktops **Mar**
cookware **Feb**
Insurance
discrimination, mental health Feb
extras Mar
health Jun, Jul
health, extras Mar
health, restricted funds **Oct**
home & contents Nov, Jul
home warranty Mar
life Aug
pet Apr
travel Dec/Jan
Irons, steam Mar

Junk food marketing Nov

Kettles **Apr**
Kia Rondo **Feb**

Landline phones **May**
Laptops, back to school Feb
Laundry detergents **Jun**
Lawnmowers
battery/electric **Nov**
ride-on **Dec/Jan**
Leaf blowers **Sep**
Life insurance Aug
Light bulbs (CFLs) **Dec/Jan**
Lights, bike **May**
Line trimmers **Sep**
Low-interest credit cards **Sep**
Lunchbox snacks, kids' Jun, Aug*

Marketing, junk food Nov
Media hubs **Apr**
Men's shavers **Dec/Jan**
Mental health & insurance Feb
Microwaves **Feb**
Mitsubishi Outlander **Sep**
Mixers
benchtop **May**
handheld **May**
Mobile phone rights Jul
Mobile phones – see smartphones
Money
credit reporting Apr
first home saver accounts Feb
home loans (risky) May
payday lending Jul
superannuation Apr
Mosquito repellents **Dec/Jan**
Multi-
cookers **Jul**
function power tools **Feb**

New car safety ratings **Sep**
Next G phones **Aug**
Nutrition experts Oct

Online
airfares May
crowdfunding Jun
reviews Nov
scams Oct
spectacles, buying Nov
Ovens
electric **Apr**
buying guide Oct
Overseas volunteering Mar

Painkillers Jun
Paper shredders **Feb**
Password managers **May**
Payday lending Jul
PayPal Buyer Protection **Oct**
Pet insurance Apr
Phones
cordless landline **May**
mobile (smart) **Mar, Jul, Aug**
Pool
cleaners **Nov**
fences **Oct**
Portable air conditioners **Nov**
Pressure
cleaners **Mar**
cookers Jul, **Aug**
Price guarantees Sep
Pricing problems Jul
Printers **May**

Radios, emergency **Jul**
Refrigerators – see fridges
Renter's rights Sep
Reverse-cycle air conditioners
Nov, May
Reviews, online Nov
Rice cookers Sep
Robot vacuum cleaners **Apr**

Sandwich makers **Sep**
Screening (health) Mar
Secateurs **Sep**
Shavers, men's **Dec/Jan**
Shonkys, The Nov, Dec/Jan*
Shopping centre layouts Dec/Jan
Slow cookers **Jun, Aug***
Smart car keys Feb
Smartphones **Mar, Jul, Aug**
Smash repairers Mar
Solar leasing Oct
Sony 4K TV **Dec/Jan**
Spectacles, buying online Nov
Steam
mops Feb
stations & irons **Mar**
Stick vacuums Nov
Streamers (media) **Apr**
Superannuation Apr

Tablet computers **Mar, Apr**
Tabletop games Aug
Takeaway meals Feb
Taxi alternatives & apps Jun
Telephones – see phones
Televisions – see TVs
Tents **Aug**
Toasters **Apr**
Toddler formula & milks Jul
Toothbrushes, electric **Jun**
Travel
airfares (online) May
health Dec/Jan
insurance Dec/Jan
review sites Nov
Treadmills **Oct**
TVs **Nov, Dec/Jan, Apr, Jul, Sep**
TV buying guide Oct

Tyres, car **Dec/Jan, Jun**

Unfair contract terms Sep
Unit pricing Sep
Universal remotes **Mar**
User-generated reviews Nov

Vacuum cleaners
barrel/upright **Nov, Apr, Aug**
buying guide Aug
robot **Apr**
stick **Nov**
Volunteering abroad Mar

Warranties Dec/Jan
Washer/dryers Aug
Washing machines
Dec/Jan*, Apr, Jul
Website tricks Jun
Wedding shadow shop Sep
Wine
fridges **Aug**
mark-ups May
medals Aug
Wireless speakers **Sep**

Yoghurt May

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ISSN 0009 496X. Print post approved 100000729. Wholly printed in Australia by AIW Printing Pty Ltd, 26–30 Parsons Avenue, Springvale 3171 in 2014 for the publisher, CHOICE, 57 Carrington Road, Marrickville 2204.

HARD WORD

Thanks this month go to eagle-eyed members Peter Wilksch, Gordon Meyers, Bradley Stephenson and Betty Davis. If you have any other examples you'd like to share with other CHOICE members, send them with your full name to The Hard Word, 57 Carrington Road, Marrickville, NSW 2204. Please don't email us your entries – we need the unmarked originals.

Compiled by Siobahn Donohoe

lays flat for unwanted guests

Flat out

This "cheap as chips" sofa is full of features, but the one we like best is "lays flat for unwanted guests" – perhaps so you can squash these undesirables.

CHOC-A-BLOCK

At 300cm long, one of these chocolate treats must tower over the lucky purchaser! Get in line ...

IT'S A STEAL ...

If gaming's your caper, you'll be thrilled with a discount of $425 on *Grand Theft Auto*!

CLOSE TO HOME

Betty Davis' eyes were wide with horror when she spotted an unfortunate typo in the flysheet we mailed out with a recent issue. "Where did you bring your new home from?" she asks us.